

HOUSING YEARBOOK

1939

NATIONAL ASSOCIATION
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HOUSING YEARBOOK

1939

Editor

COLEMAN WOODBURY

NATIONAL ASSOCIATION OF
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FOREWORD

THE PRIMARY purpose of this foreword is to enable NAHO's staff to say thanks to the hundreds of housing officials and others who have supplied the materials that make up this *Yearbook*. This year we would like to say it more loudly than ever before. More people have sent in reports and other materials. Most of them have done this despite the fact that they have been busier than ever before with the actual administration of housing programs.

For the first time in the *Housing Yearbook*, the article on local and state activities makes up the first section. This is in recognition of the fact that during 1938 local agencies advanced a long way toward their position as the chief planners and administrators of official housing programs. This development was particularly noticeable in public housing. It seems certain to be extended, however, to action that will link public and assisted private developments into comprehensive local programs, both in urban and rural communities. Although this development will be welcomed by many housers, almost every announcement of it should be coupled with at least one warning. Many of the forces of inertia, opposition, and reaction, which are the natural enemies of housing progress, can make more trouble on the local fronts than they can on the national. The responsibilities of local housing administrators, therefore, must include particularly thorough care in preparing their programs, and skill and wisdom in handling their public relations.

The special articles have been omitted from this year's volume because the postcard poll last spring indicated that they were probably of less value to most readers than the more strictly reference sections of the *Yearbook*. That poll, by the way, indicated conclusively that a very large majority of NAHO members consider the *Yearbook* a very useful service of the Association.

Although they were issued first, the "Selected Proceedings of the Sixth Annual Meeting" in many respects are a supplement to the *Yearbook*. In future years the corresponding reports from the Annual Meetings probably will be included in the *Yearbook*. For various reasons this was not practicable this year. The Selected Proceedings contain the official reports from the eight round tables held at the Annual Meeting, the address of Charles P. Taft at the annual dinner, and the Executive Director's report for the preceding year.

April 1939

COLEMAN WOODBURY, *Editor*

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HOUSING YEARBOOK, 1939

STATE AND LOCAL ACTIVITY

IN PAST years, portions of the *Yearbook* dealing with state and local activities have been based on information submitted directly by the agencies themselves in response to requests from the Association, and also upon information secured in the office of the Association from numerous other sources. The marked increase during 1938 of the number of agencies whose activities were eligible for description in this section made it impracticable for the Association to assume responsibility for writing up in the 1939 *Yearbook* the activities of those agencies that did not supply information intended specifically for this use. In some cases, therefore, the absence of any description of activities in a particular community must not be assumed to indicate that no activity took place, but rather that the agency primarily concerned did not submit a report to the Association. In other cases the agencies were too recently organized to have material progress to report.

Requests for information were addressed to all official administrative, official advisory, and unofficial housing agencies included in the directory of housing agencies published in this *Yearbook*. Short outlines suggesting the order in which information might be presented were included with each request for information. The use of these outlines undoubtedly helped in obtaining information in comparable form. There is no doubt, however, that the utilization of the outlines in some cases precluded the submission of descriptions of unusually interesting activities that might otherwise have been called to the attention of the Association. The material is presented by states and cities or metropolitan areas. Within each geographical area the activities of the official administrative agency are described first, followed by information about such official advisory or unofficial agencies as may be active in the area.

A conscious attempt has been made to eliminate most facts included in write-ups in previous editions of the *Housing Yearbook*. Thus, information such as the date of establishment of housing agencies or other major activities previous to 1938 have been excluded from the

write-ups included in the 1939 *Yearbook*. Readers are referred to earlier editions for such information. A few early 1939 activities have been included in the reports.

No attempt has been made to evaluate or comment upon various reported activities of housing agencies. The editor's principal objective has been the presentation of factual material in a fairly uniform style. An over-all picture of 1938 activities and certain comments about their significance will be found in the article in this *Yearbook* entitled "A NAHO'er Reviews the Year."¹

Certain terms pertaining to the United States Housing Authority program appear with noticeable frequency in the text. Readers unacquainted with the United States Housing Act of 1937 or the procedures of USHA in carrying out the provisions of the Act may find the following account helpful. USHA's purpose is to assist local public housing agencies to provide adequate housing for families unable to secure it without public assistance. USHA offers such assistance in the form of loans and subsidies to local public housing agencies, customarily called housing authorities.

The major steps in normal procedure are as follows:

1. The local agency establishes a need for USHA assistance by some reliable information about the prevalence of substandard housing and the impossibility of providing alternate adequate housing without federal public assistance.
2. The local agency applies to USHA for an earmarking of funds.
3. USHA grants an earmarking and holds it for a reasonable time pending further local action.
4. The local agency makes formal application for a loan and an annual contribution (sometimes called annual grant). This application need not be predicated upon specific sites but upon a given number of dwelling units that may comprise one or more sites, depending upon further development of local plans. The application involves certain definite commitments of cooperation by local governments.
5. Signing of loan and annual grant contracts.
6. Advances of funds from time to time by USHA to local agency to finance further development of project plans.
7. Approval of local plans and specifications by USHA.
8. Advertising for bids and awarding of contracts by local agency.

USHA may not lend more than 90 per cent of the total project development cost. The remaining 10 per cent must be raised from non-federal sources. The local agency must supply an annual contribution of not less than one-fifth of the USHA annual contribution.

¹ P. 159.

No USHA-financed projects have yet been completed. The references, therefore, to the management of projects usually pertain to the so-called federal projects constructed by the PWA Housing Division, the predecessor of USHA. All of these projects are federally owned, and about half of them are being operated by USHA. The other half are operated by local public housing agencies on short-term lease from USHA.

ALABAMA

Birmingham

When the Housing Authority of the Birmingham District submitted its *Yearbook* report a year ago it had just entered into a contract with USHA for the lease of Smithfield Court, a PWA development of 544 dwelling units for Negro tenants. At that time the project was 25 per cent occupied. Today Smithfield Court is 98 per cent occupied and 97.7 per cent of all rents accrued in 1938 have been collected. In order that the project should be managed to the best advantage of all concerned, the Authority appointed a Negro Advisory Committee, composed of nine members selected from the recognized leadership of the Negro race in Birmingham, to assist in dealing with problems that arise.

The Chairman and Secretary of the Authority conferred with USHA officials in Washington on several occasions at no expense to the city and, as a result of these visits, succeeded in earmarking for Birmingham a total of \$8,000,000. Under this earmarking a signed USHA loan contract has been obtained in the amount of \$3,828,000, and an additional project of 860 dwelling units for white families is thus assured. This loan represents 90 per cent of the project development cost and is to be repaid over a 40-year period at 3 per cent interest. Amortization will be extended to 60 years if and when the legislature amends the Housing Authorities Law so as to permit this extension. A contract has also been signed with USHA calling for an annual contribution by them equal to 3.5 per cent of the project development cost. The project has been named Elyton Village.

Arrangements effected between the municipal government and the Authority for the Elyton Village project include a cooperation agreement whereby the Authority will make certain payments in lieu of taxes. On its part, the city will supply all necessary municipal services and agrees to the equivalent demolition required by USHA contracts, the city Health and Building Departments having given the fullest cooperation.

In keeping with its policy of preventing government subsidized

housing from inflicting hardship upon existing business, the Authority has placed all its insurance, including fire, supplemental, workmen's compensation, and employers' liability, through local agencies. Further contracts made for the Elyton Village project include arrangements for architectural work and construction supervision, appraisal and land purchase negotiation, surveying, and title search. These contracts set the architect's fee at 3.665 per cent of the construction cost; the property appraisal at a flat fee of \$10.00 per parcel; land purchase negotiation at a flat fee of \$6,000, which is about \$500 less than 2 per cent of the appraised value; and the title search at a total fee of \$1,619.50.

As the year 1938 ended, the Authority had purchased and was in possession of 40 per cent of the land upon which Elyton Village is to be constructed, and had secured the consent of the Alabama Board of Public Works for the sale of bonds in the aggregate amount of \$4,665,000.

Mobile

For the present fiscal year the Mobile Housing Authority is operating on a budget of \$3,294. The staff consists of four full-time and two part-time employees, headed by a Secretary-Executive Director.

The Authority has received a loan contract from USHA in the amount of \$1,649,000, and an annual contribution contract for a maximum of \$70,595. Local share contributions toward development costs will be made through the sale of bonds. The city will make its share of the annual contributions through tax exemption. The city has lent \$900 to the Authority to date.

The Authority is engaged at present in securing land for its first project and negotiating those contracts incident to slum clearance and construction activities. The attitude of the community in general has been favorable to the Authority and the program which it is carrying on.

CALIFORNIA

City of Los Angeles

The Housing Authority of the City of Los Angeles was formally established on June 7, 1938, as the result of the activities of the former Los Angeles Municipal Housing Commission, which could not legally participate in the USHA program, and the cooperative efforts of various social agencies, architects, and labor councils.

For the first year's budget the City of Los Angeles provided the sum of \$22,900 in a non-interest-bearing loan repayable at the earliest pos-

sible moment. No funds have been received from any other source and the use of the funds which have been provided is limited to administrative expenses and overhead.

The personnel of the Authority consists of six full-time employees: a Secretary and Executive Director, a Technical Director, an Assistant Secretary, a chief clerk, an accountant, and a typist. No part-time employees or WPA workers are being used, and all professional services are procured on a contingent basis.

In June 1938 the Authority received an earmarking of \$25,000,000 from USHA and, on October 14, 1938, filed its first application for a loan contract which would provide a housing development of 610 dwelling units. Negotiations have not yet reached the point where it is possible to initiate building operations.

As a matter of public policy the Authority has endeavored to further the local housing program by means of radio talks, discussions before civic and private organizations interested in housing, and printed pamphlet material. All such activities have been carried on in close cooperation with the Housing Authority of the County of Los Angeles, and with other California Authorities. Its first educational publication, "Why Public Housing," written by the Executive Director, was issued in October. Some 1,200 copies of this pamphlet have been distributed to various civic organizations, libraries, schools, and executives of industrial and other concerns. Requests for the pamphlet have been received from schools, libraries, and housing authorities throughout the United States.

The activities of the Authority in the immediate future are concerned with obtaining approval from the Mayor and the City Council of the cooperation agreement with the city. When this agreement has been approved it is expected that four or more projects may be immediately qualified under USHA regulations. The exact number and nature of the projects will depend to a large extent upon the findings disclosed by a real property survey.

At the time of writing, the work of the unofficial organization known as the Metropolitan Housing Council is pretty much at a standstill. This situation developed from a combination of circumstances occasioned by a change in the city administration during September 1938, bringing with it a change in relationships with the Authority whose members had been appointed by the former Mayor.

Although the Governing Board of the Council maintained a policy of neutrality, the Council became involved in conflicts. This situation was particularly unfortunate in view of the fact that the majority of the Council's directorship was by no means of one mind with the

Executive Director. His resignation was finally requested but not, however, before the Council was unwillingly involved and several of the Board members had resigned. These more conservative members, who have been active in housing for many years, have now undertaken to form a Citizen's Housing Committee which will probably function on a conservative and noncritical basis.

The Council feels that, for the furtherance of local housing activities, a middle course should be steered between the aggressive policy of its former Executive Director and the conservative policy of its former Board members. There is a definite need in local housing for a group which, while cooperating with the Housing Authority, will nevertheless retain the courage to raise its voice in constructive criticism whenever the occasion demands. At the present time no such group exists which is powerful enough to be relied on by the local Authority.

Although it is apparent that the opponents of public housing have definitely benefited by the present dissension, the Council believes that a united front can again be achieved. To this purpose the Council is ready to devote its entire energies.

County of Los Angeles

One of the major activities of the Housing Authority of the County of Los Angeles during 1938 was the study of conditions which would warrant low-rent housing projects in the county area. As a result of this work, a loan contract was executed with USHA for two projects—the Harbor Hills project of 250 family dwellings near San Pedro and the Carmelitos project of 250 dwellings near Long Beach. Both sites are located in an industrial district. The Authority has filed an application with USHA for 250 additional dwelling units on the Carmelitos project site and an application for 500 dwelling units for a Mexican project to be known as Maravilla. The total estimated development cost of the four projects initiated during 1938 will amount to slightly more than \$6,000,000.

Oakland

The Oakland Housing Authority was formally established on May 12, 1938, primarily because of the initiative and the active interest of the City Council, the Mayor, and the Planning Commission in the development of better living conditions for low-income groups. Their sponsorship, in turn, was stimulated to some degree by the disclosures of the WPA real property survey of 1936, which left no doubt as to the need for a low-rent housing program.

Funds for the normal operating expenses of the Authority, prior to

the receipt of a USHA advance loan, were made available through an appropriation of \$10,000 by the municipal administration. There is no strict limitation on the use of these funds as the Authority has general powers with respect to low-rent housing projects.

The full-time working staff of the Authority consists of an Executive Director, a chief accountant, a secretary to the Executive Director, and a stenographer. The functions of secretary and treasurer are assumed by the Executive Director. An additional stenographer is employed on less than a half-time basis. The City Engineer, Attorney, and Planning Commission contributed their services during the formative stages of the Authority and are continuing to cooperate whenever they are needed. The estimated value of their services has been approximately \$5,000. In addition, the part-time services of professional consultants have been required from time to time, and the Authority plans to utilize the assistance offered by the Community Chest and social welfare boards in tenant selection and relocation activities.

USHA has earmarked funds for the city in the amount of \$5,000,000, of which \$2,849,000 has been secured under a signed loan contract at a rate of 3 per cent. An advance loan from USHA has been granted in the sum of \$900,000, of which amount \$134,000 has been requisitioned and received. In addition, a subsidy contract has been signed for 3.5 per cent of \$3,167,000 annually. A bond issue in the amount of \$3,167,000 has also been authorized. To date no arrangements or negotiations have been completed for the local share of loans and annual contributions. No building operations are under way and land optioning will not begin until February 15, 1939.

No educational campaigns have been undertaken, primarily because there is a minimum of opposition to the program. The criticism which has arisen from a few civic groups and individuals springs from a misunderstanding of the purpose of the projects. Because of the confidential nature of the information concerning the projects, it is difficult at this time to clear up these misunderstandings.

The Authority has one new project of 323 dwelling units under consideration in addition to two projects already approved. One of the two approved projects will contain 396 dwelling units with an estimated gross rental of \$3.91 per room per month, or \$15.83 per unit per month. The other project calls for 154 dwelling units, the gross rental of which will amount to \$3.79 per room per month, or \$15.77 per unit per month. Both projects will consist of two-story flats and row houses which will have a combined total of 2,245 rooms.

Land acquisition is the chief problem of the Authority at the present time.

San Francisco

The Housing Authority of the City and County of San Francisco was formally established on April 18, 1938, at the suggestion of the Mayor and by resolution of the Board of Supervisors. The municipal administration, as well as the Chamber of Commerce and labor organizations, has favored a low-rent housing program for the city and is, therefore, in sympathy with the objectives of the Authority.

Funds in the amount of \$18,000 to provide for the expenses of the Authority in 1938 were lent by the city without interest charge. These funds were to be used for administrative expenditures only, and their use was further subject to limitations established by state law. The budget for 1939 is estimated at \$35,000.

Personnel of the Authority consists of a Secretary-Executive Director, nine full-time employees, and a Deputy City Attorney who serves as part-time legal counsel. WPA personnel will be utilized for a real property survey in 1939.

USHA has earmarked funds for the city in the amount of \$15,000,000, of which \$1,982,000 has been secured under a signed loan contract and \$84,805 has been pledged by USHA under an annual contributions contract. The local share of capital cost is to be raised by bond issue, and local annual contributions will be cared for by providing tax exemption for the projects.

No projects are in process of construction and land optioning has not as yet begun. Preliminary drawings, however, are practically completed for Holly-Potrero, which will be the first project constructed.

Support for the objectives of the Authority has not yet been completely achieved. Certain apartment house and lessee groups, and some improvement clubs, have been noncooperative and even hostile, owing partly to their lack of information and partly to fear of the possible competition of low-rent housing.

The Authority has issued no publications and educational work has been very limited except for some splendid editorials in the newspapers. All local newspapers have been fully cooperative.

The Authority has been cooperating with state housing officials and with other local authorities on matters which concern housing legislation and judicial issues. As a result, a much needed amendment to the State Housing Act has been passed by the legislature and is now awaiting the signature of the Governor.

In the immediate future the Authority expects to push forward its program to the construction stage, and to file applications with the USHA for as many projects as can be prepared and accepted under the funds already earmarked. At present the chief problem lies in

locating suitable sites for housing projects. The Authority feels that any program including demolition and slum clearance is almost impossible because of the limitation placed upon expenditures per square foot of land. All blighted areas in San Francisco have so far been held at a higher price than can be paid under this expenditure limit.

COLORADO

On February 23, 1938, the Governor of Colorado, by executive order, appointed a State Housing Committee of 15 persons. The order read in part as follows: "Although the State of Colorado is without statutory enactment as to the appointment of a Housing Committee, I believe that proper housing is of sufficient importance to the State and its citizens, to warrant the appointment of a group of well-informed and public-spirited citizens to look into this subject, collect information and data and make recommendations for future action." As a result of widespread interest in the work of this newly appointed Committee, 24 persons representing additional groups were subsequently added to it.

Formation of the Committee was the outcome of the wide interest shown in slum clearance and low-rent housing by representative citizen groups and public-spirited individuals who, among other activities, had held seminars and public meetings, engaging for these occasions such housing experts as Captain Richard L. Reiss of England.

The first meeting of the Committee was held on May 5, 1938. Officers were elected, committees were appointed and four objectives were outlined in accordance with the Governor's order of authorization. The Committee has continued to meet at irregular intervals throughout the year, has maintained an active research program, and has examined and reported on special housing problems, both urban and rural. Practical application of the recommendations of the Committee has been achieved, through the two local Housing Authorities in the state, located in Denver and Pueblo. The Committee has advised and cooperated constantly with these Authorities in their efforts to give their respective communities effective housing programs.

The Committee has not yet approached the new Governor in regard to the policy which his administration will wish to follow, and the scope of any future work is necessarily uncertain at the present time.

Denver

In June 1938 a petition was presented to the City Council requesting the appointment of a housing authority for the City of Denver.

This petition was sponsored chiefly by an organization which later became the Denver Housing Council. Active backing was also received from the National Annuity League and the various labor organizations. The city administration, though not enthusiastic, received the petition, and a fair hearing was conducted before the City Council on July 10, 1938. On July 18 the Council adopted a resolution declaring the need for such an authority and, pursuant to this resolution, the Housing Authority of the City and County of Denver was appointed by the Mayor on September 3, 1938.

Administrative expenses of the Authority are being paid from the budget of the Mayor as an advance against a future loan contract. On January 28, 1939, the City Council provided the Authority with \$15,000, of which \$2,000 represents the contribution of the city toward expenses of a real property survey. The remaining \$13,000 represents a non-interest-bearing loan which is to be repaid from the first USHA loan contract; \$3,000 of this loan is earmarked for the real property survey and \$10,000 is to be used as the guarantee for architectural expenses.

The full-time personnel of the Authority consists of a Director, a secretary, and a stenographer. In addition, there are a general counsel employed on a half-time basis, a city consultant on site selection, and three principal and six associate architects. Approximately 500 WPA workers will be employed for six months on the real property survey.

The Authority as yet has no projects in operation or under construction. A preliminary appraisal of sites has been made by the USHA Land Review Division. Earmarkings from USHA amount to \$3,000,000, but no loan or subsidy contracts have been signed and no negotiations are as yet under way for the local share of capital cost and annual contributions. The plan for future projects will call for a bond issue for the local share of construction cost and tax exemption for the annual contribution requirements.

Members of the Authority and the Director are accepting speaking engagements before various service clubs and other organizations, and, in addition, are carrying on an active educational campaign through the schools and the Denver Housing Council. The Authority has also been in close cooperation with the Pueblo Authority, which is the only other Authority functioning in the state at the present time.

The Denver Housing Council, an organization of private citizens, was established in March 1938, following a visit to the city by Captain Reiss of England. The various activities of the Council, and the interest which it stimulated in housing, were the influencing factors

that led to the appointment of the State Housing Committee by the Governor. The Governor's Committee, in turn, aroused sufficient interest to make possible the establishment of the Denver Housing Authority. The Council has carried on its activities on an exceedingly small budget. Services are all donated, and current operating expenses have been met for the most part from contributions made by members of the group.

CONNECTICUT

Bridgeport

During the past year the Bridgeport Housing Authority completed the preliminary application and construction plans for the development of a \$6,500,000 slum clearance program, and submitted this application and its supporting data to USHA. The City of Bridgeport, through the Mayor, furnished \$10,000 to meet the payrolls necessary to get the technical information required for the submission of this application.

The Authority is now ready to proceed with the final application, copies of which have already been forwarded by USHA. Work, however, must await favorable action by the Connecticut General Assembly on an amendment which, if passed, will permit sale of Authority bonds to other than USHA. Until this amendment is passed no further action can be taken by the Authority.

Hartford

Credit for initiating the low-rent housing movement in Hartford belongs primarily to the Friends of Hartford, an organization whose efforts helped to crystallize interest in housing as early as 1933. Official notice of the housing problem was achieved with the appointment by the Board of Health of a Slum Clearance Study Committee. In 1935 a Housing Committee appointed by the Mayor made numerous studies with a view to securing housing aid from the federal government, and also sought the passage of certain housing legislation during the regular session of the legislature in 1935. In this undertaking the Committee received valuable support from both local and state labor organizations. These efforts resulted in the passage of the Connecticut Housing Act on December 14, 1936. The Hartford Housing Authority was established on May 9, 1938.

The city has lent the Authority the sum of \$12,200 to provide for its operating expenses until April 1, 1939. No interest is charged on this loan.

The full-time staff of the Authority consists of an Executive Sec-

retary, a secretary, a statistician, and a statistical clerk. One technical consultant is used on a part-time basis and 75 WPA workers are employed on a real property and family income survey.

Although there is a USHA earmarking of \$4,500,000 for housing in Hartford, the Authority will make no arrangements for local-share contributions and take no definite action as to type of projects until the present survey work has been completed.

The Authority has received splendid support from many civic, social, and labor organizations in the community, and has had the full cooperation of city departments in the preparation of various data pertinent to housing. These data include tabulations and maps showing the city flood stages for the past few years, a land coverage map, a building zone map, and a map showing vacant residential property.

Faulty state legislation is the chief obstacle in the way of the housing program at the present time. Corrective measures, prepared in cooperation with the other housing authorities in Connecticut and with the aid of USHA representatives, have been introduced in the present session of the legislature. The Authority feels that the prospects for securing passage of the necessary amendments are very favorable.

New Haven

The Housing Authority of the City of New Haven reports that definite action cannot be taken in working out a housing program for New Haven until the City Council acts to supply the Authority with additional and substantial funds. The failure of the Board of Aldermen to make a decision with reference to tax exemption is another obstacle in the way of immediate action.

The New Haven City-Wide Council was organized in May 1938, largely on the initiative of organized labor, but with well-balanced support from various civic organizations, religious groups, and socially minded individuals. It is financed by membership fees from individuals and affiliated organizations, supplemented by donations. The Council has no stabilized budget, but operates on the principle that if the job needs to be done the money for its accomplishment can be procured in some way.

The Council was primarily responsible for creating the public demand which led to the establishment of the New Haven Housing Authority. Also, chiefly as a result of the Council's efforts, the support of the public was maintained through a critical period of obtaining financial grants and legal powers from the city—a period unfortunately not yet entirely concluded.

As a regular part of its work the council conducts an active edu-

cational program. Membership meetings are addressed by local or outside speakers. The Council has prepared various printed pamphlets and has published, under the title of "The Housing Advocate," one number of a periodical which it hopes to issue regularly. A motion picture of local housing conditions was made by the Council and is supplied, with speakers, to meetings of other organizations. The Council has also conducted several mass meetings in support of the housing program and has been responsible for the organization of testimony and pressure both in New Haven and in the state capitol. It has worked in close cooperation with the local Housing Authority.

Norwalk

The Norwalk Housing Authority, consisting of five members, was appointed on April 26, 1938. Expenses which are incurred through current activities are being met from a \$500 fund appropriated by the city. This sum will be increased at such time as the activities of the Authority require additional funds.

DELAWARE

The Delaware State Board of Housing functioned through the 1938 fiscal year on an allowance of \$5,000 set up in the regular state budget. No other funds or outside assistance of any kind were available. The same amount has been received from the state for the current fiscal year which ends in June. The financial situation in the coming biennium at the moment seems likely to become serious, as a result of the desire of the state administration to operate more closely within its income by reducing appropriations all along the line. The budget of the Board may be reduced to the point where it cannot function except on a voluntary basis. A full-time Secretary is the only employee of the Board at the present time.

The activities of the Board have been primarily concerned with educating the general public to an acceptance of the program of the Wilmington Housing Authority. In this effort the Board has worked in close cooperation with the Wilmington Housing Association, which is a citizen group endeavoring to interest other organized groups and to coordinate their housing activities. The local Authority, which is the only one in the state, has not been particularly cooperative.

The activities of the Board in the immediate future will be concerned with securing the passage of amendments to the Housing Authority Law, so that property of the local Authority will be tax exempt, and with staving off the threat to its own funds. Chances appear fairly good for achieving success in both of these endeavors.

The chief additional problems lie in overcoming the local objections to tax exemption and the long periods of amortization proposed. The solution of these problems is made more difficult by minor political disputes, and by the noncooperative attitude displayed both by the local Authority and by the City Council.

The Wilmington Housing Association came into existence in February 1938 as the outgrowth of the Wilmington Housing Conference which was held in that month. The organizing committee for the Conference became, in large part, the nucleus of the present Association whose membership is composed of various civic groups and individual members. With only one or two exceptions the Association has held meetings each month since the Conference, and in October 1938 it held its first annual meeting. Welfare and other professional people and a few labor union officers have been the most active group in developing and carrying out the program of the Association.

Although the Association has been in existence only a short time, its expenditures will exceed \$100 during the current year. Funds for meeting operating expenses are provided through membership fees of \$1 for individuals and \$5 for groups. Methods of financing will probably be changed in the near future, owing to the necessity for employing a full-time paid worker.

At present, most of the work of the Association is done by the members on a volunteer basis, with stenographic and other help employed as the need arises. Officers of the Association are a Chairman, a secretary, and a treasurer.

In its educational and promotional work the Association has published two progress reports and a statement of policy, and in January 1939 began a series of weekly 15-minute broadcasts over a local radio station. The Association has, from time to time, adopted various appropriate resolutions, and has organized committees to deal with the present legislative problem.

The Association feels that both the city and the state organizations which must pass upon and deal with the local housing problem have not so far acted in a particularly effective manner, and cooperation from the local Authority has not been readily obtained.

The state laws which are currently in force are the principal obstacle to the achievement of a local low-rent housing program. The amendment of these laws and the attainment of a USHA housing program for the city are the ultimate objectives of the Association. All of its activities in the immediate future will be directed toward the accomplishment of these objectives.

DISTRICT OF COLUMBIA

Washington

Under the terms of the District of Columbia Alley Dwelling Act of June 12, 1934, as amended by the Act of June 25, 1938, funds for Alley Dwelling Authority operations may be derived from various sources:

1. Unexpended balances and receipts in the Conversion of Inhabited Alleys Fund which is the original source of finance of the Alley Dwelling Authority. These balances and receipts must be reappropriated annually by Congress and are available for all purposes of the Alley Dwelling Act. At the beginning of the current fiscal year, July 1, 1938, the Authority had available for expenditure from this fund a total of \$109,667.16, approximately \$65,000 of which was obligated by a housing construction contract.

2. Loans from individuals or private corporations, available for all purposes of the Act.

3. Loans from the Treasury of the United States, limited to \$1,000,000 a year for five years and available for both residential and non-residential slum reclamation projects. Loans from this source, although authorized, must be approved by Congress as Treasury appropriation items before they can become available to the Authority.

Funds of the Authority are subject to all legal limitations which are imposed by statute and regulation upon funds of agencies of the federal government. Their use is also restricted by certain limitations in the Alley Dwelling Act and by additional limitations in the United States Housing Act of 1937.

The Authority has a budget of \$111,000 for the fiscal year ending June 30, 1939. Of this amount, \$75,342 is allocated to project expense, \$33,848 to salaries, and \$1,810 to miscellaneous items.

The 16 full-time employees of the Authority include an Executive Officer, an administrative assistant, a counsel, a project development assistant (land acquisition officer), a chief accountant, an architect-planning officer, and a rehousing assistant. The full-time personnel has been supplemented, on either a temporary or a part-time basis, by two typists, a tenant-caretaker, and a maintenance worker. The Authority has also utilized the services of various professional consultants, and has retained four architectural firms, on a contractual basis, to prepare plans for four new sites to be developed.

The present USHA loan contract for \$6,600,000 and an annual contribution contract for \$282,415 (maximum) were signed on December 13, 1938, under an allocated earmarking of \$15,000,000.

Three low-rent housing projects, all of which were constructed on slum sites, were completed during 1938, making a total of five projects which have been built by the Authority to date. Three of the five projects are for Negro and two for white families. All tenants are families of low income who had formerly been housed in unfit or overcrowded dwellings. Some of them at present are on WPA rolls or on relief.

Two condemnation suits for slum property were instituted and won by the Authority during the year.

Application for another loan from USHA is in process of preparation.

One of the major objectives of the Washington Housing Association in 1938 was to stimulate the construction of sufficient low-rent housing to meet the needs of the community. To this end concentrated efforts were made to secure amendments to the Alley Dwelling Act to allow expansion of work with USHA funds. Upon passage of these amendments, \$15,000,000 was obtained to carry on additional construction. Other legislation important to housing adopted in the last Congress included the revision of the 1920 Zoning Act, the drafting of a housing code on request of the Sanitary Commissioner's committee, and the revision of codes to raise housing standards and to prevent slums. Several proposed limited dividend projects were also encouraged and given assistance in getting under way.

The Association has endeavored to stimulate informed public opinion in a number of ways. Photograph exhibits of bad housing were given before 90 organizations, including many civic groups, women's clubs, churches, schools, and social welfare and other conferences. Housing study groups were also developed, and supervised, in many public and private schools.

The Minimum Wage Board Conference Group, the League of Women Voters, the Neighborhood Councils, the League of Women Shoppers, the Federation of Churches, the United Federal Workers, the Building Congress, the National Institute of Government, and the Conference on Human Resources are a few of the many groups which have cooperated with the Association during the past year.

FLORIDA

Daytona Beach

The Housing Authority of the City of Daytona Beach was formally established April 6, 1938. Its organization was sponsored from the beginning by the municipality, with the support of organized labor, the building trades, and a few civic-minded private citizens.

From time to time the Authority has received funds from the city, which to date have totaled somewhat over \$2,000. In so far as the money is used in the development of the present proposed project, the advances are considered as loans, without interest. There are no limitations on the use of these funds.

Full-time personnel consists of an Executive Director and one stenographer. An attorney is employed on a monthly retainer basis and the services of a civil engineer are used when the need arises. The city has provided the services of the City Attorney and the City Engineering Department without charge except for specific expense items incurred.

The Authority received an earmarking of \$500,000 from USHA in June 1938, and submitted a loan application to USHA on December 17, 1938. This loan should provide a project of 120 low-rent dwelling units for Negro families. Approval of the loan contract is expected in the immediate future. The entire project site has been placed under option, but arrangements for local-share contributions have not as yet been made. Local banks, however, have expressed interest in the investment opportunities offered by any bonds which might be issued by the Authority.

The Authority has issued no publications or reports. It has, however, provided speakers for various civic organizations and other groups at every opportunity, and has frequently promoted newspaper editorials and publicity. It is sponsoring the USHA radio programs "Slums Cost You Money." The general attitude toward the whole program is favorable, with no criticism of any kind during the past three months.

The Authority has entered into agreements with the city whereby the city will furnish water to the proposed project at cost and will maintain all streets, alleys, and walks within the project area. The city will also provide fire, police, and health protection, street lighting, and garbage and trash removal. Reasonable cooperation has been secured from the city administration in all of these negotiations.

Plans of the Authority for the immediate future are concerned principally with the development of the project now under consideration. The only important problem to be solved is the achievement of a sufficiently low rental rate in view of the fact that the local situation demands a rate substantially under \$3.00 per room per month. The Authority feels that a per room per month rental figure of less than \$2.50 can be achieved if funds for a second, smaller project can be secured. This rental figure would enable the Authority to meet the housing needs of the lowest income group to much better advantage.

Fort Lauderdale

The Housing Authority of the City of Fort Lauderdale was appointed on May 28, 1938, as the result of the activities and interest of several prominent citizens and members of the City Commission. However, because of the absence of some of the appointed members during the summer months, a permanent organization was not perfected until September 1938.

At the time of permanent organization funds for normal operating expenses were provided by the City Commissioners in the amount of \$150 per month for a period of twelve months. The Executive Secretary is the only full-time employee of the Authority at the present time.

The Authority has demonstrated, by surveys and data, the need for constructing a Negro housing project of 150 low-rent dwelling units and, for this purpose, has filed a loan contract application for \$600,000 with USHA. Reasonable assurance has been given that the project will be considered favorably by USHA.

Jacksonville

Expenses for operations of the Housing Authority of Jacksonville in the first year have been met with funds furnished by the municipal government. The appropriation, which is required by state law, provided \$5,000. This loan, carrying no interest charge, has now been repaid with the exception of approximately \$250.

At the present time the regular staff of the Authority consists of an Executive Director, a bookkeeper-stenographer, and a clerk-stenographer. Six architects have been retained under contract for the project which is in process of construction.

Construction of 230 low-rent dwelling units was begun on November 17, 1938. It is about 10 per cent completed, and will be occupied by white families of the low-income group.

The Authority is now preparing an application for a second USHA loan contract as the result of an additional \$2,000,000 earmarking made for the city by USHA on December 8, 1938.

Annual contribution requirements of the USHA-Authorities program will be met locally by tax exemption. Sale of the local share of housing bonds will not be made until the Authority receives information from USHA as to the procedure to be followed.

The Authority feels that some systematic educational program is important to the achievement of its purposes. Lectures have been given at every opportunity, and discussions have been held with business, civic, and other groups. Plans for the use of radio transcriptions prepared by the USHA are in process of completion.

Key West

The Key West Housing Authority was formally established on September 16, 1938, as the result of requests made to the City Council by various civic groups and individuals. The local Rotary Club was among the first of the civic organizations to focus public attention on the local housing situation. A committee formed by this organization conducted a series of first-hand investigations and found that many families were having to "double up" because property owners were either tearing down old dwellings or improving them in order to accommodate the winter tourist trade. The Chamber of Commerce also displayed an early concern as to local housing conditions, and in June 1938 the executive secretary of that organization addressed the City Council with respect to instituting a program of low-rent housing. On this occasion a petition, signed by 30 local residents, was submitted to the Council stating that there was a definite necessity for a local housing authority. In conformity with the provisions of the Housing Authorities Law which was passed in the 1937 session of the state legislature, and later upheld by the state supreme court, the City Council passed the necessary resolution which authorized the appointment of the authority by the Mayor.

During the calendar year 1938 no funds were available for the use of the Authority. Incidental expenses in the period from the time the members were appointed to the close of the year were borne by the various commissioners. Because of lack of funds the Authority has been without a regular full-time staff. In order to get preliminary work under way as rapidly as possible, the various members of the Authority and several professional men in the community have contributed their services without expectation of compensation.

Funds for current operating expenses, however, are now assured by action of the City Council which, in January 1939 included \$5,000 in its budget for use by the Authority. These funds will enable the Authority to engage a small permanent staff and, in addition, construction technicians and other necessary professional consultants.

WPA workers are in process of making a dwelling survey which, when completed, is expected to be as valuable to the Authority as were the land-use and tax surveys made in 1938. A supplementary proposal to the present survey project, submitted to WPA authorities in Washington, is expected to be approved within the next several weeks.

It is estimated that Key West is in need of \$500,000 for the construction of low-rent housing and slum clearance projects. To date no funds have been earmarked for the city by USHA owing to limitations on loans and annual contributions. The Authority is at present

considering various methods whereby the necessary local share of funds may be raised as required by USHA. In the meantime, suitable locations for future projects are being investigated. Possible sites include a number of properties which were foreclosed by the city several years ago, but which were not taken possession of at the time.

The Authority has kept the public informed of its efforts and the progress made in securing public housing projects for white and Negro residents. The city administration and numerous civic groups have extended every assistance possible, and the local press has added its weight to the program by publishing several editorials which supported the action of the Authority in every respect.

Two primary problems confront the Authority at the present time. One is the lack of funds, a situation brought about by the current city bond refunding program. It is hoped that, with tax collections improving, the housing program can be placed on a more active basis in the near future. The second problem is the difficulty of locating sites which are large enough to accommodate a housing project of even as few as 50 units. This problem results from the nature of the city location and the comparatively small area in which the population is centered. As one method of anticipating other problems, the Authority is actively urging the construction of a fresh-water pipe-line which, if installed, will greatly reduce the construction cost of any future project.

St. Petersburg

The annual report of activities of the Housing Authority of the City of St. Petersburg for 1938 was submitted to the Board of Directors by the Executive Director on January 19, 1939.

There has been no change in office personnel since the previous *Yearbook* report was made. However, because of the increase of routine office work, the Authority plans to employ an additional typist if approval from USHA can be secured. This approval is necessary because, at the present time, there are no funds in the administrative account to pay for such additional help.

During the past year definite progress has been made in developing the local housing program. The first tangible achievement was the signing, on August 10, 1938, of USHA loan and annual contributions contracts. The funds derived as a result of these agreements will permit the construction of 242 dwelling units for Negroes. The development cost for this project will amount to \$1,065,000. Options, or contracts to purchase, have already been acquired on approximately 80 per cent of the parcels which compose the project construction site.

The Authority has received a total of \$90,000 as an advance on the USHA loan contract and has recently submitted an additional requisition in the amount of \$170,000. Of the funds which were borrowed from the city for preliminary expenses, \$7,700 has been repaid.

Agreements which have been made with the city to date include a cooperation contract, a slum elimination agreement, and a contract for special water and gas rates. The Authority has also entered into a development fund agreement with a local trust company, and has successfully negotiated a very favorable electric rate, for lighting purposes only, with the Florida Power Corporation. A contract on the electric light agreement will not be signed, however, until further advice is received from USHA.

The Authority will be concerned in the immediate future with completing the numerous contracts and arrangements necessary to begin demolition and construction work for the current project. At the moment, a major problem of the Authority is to find homes for the families who will be displaced by the project. Relocation of these families promises to be particularly difficult because of the limited number of dwellings available.

The Authority believes that a project for white families in the low-income group should be constructed and, for this purpose, would like to start negotiations for another USHA loan contract at an early date. It is unlikely that this proposal will be realized in the near future, however, as the data necessary to prove the need, as well as the market, for such a project are difficult to obtain under present circumstances. A WPA survey project seems the best means of securing this information, but approval of a request made for such a project will probably not be obtained for some time. In the meantime consideration will be given to the advisability of filing a USHA loan application for an extension of 150 dwelling units to the present Negro development.

Tampa

Funds for the operating expenses of the Housing Authority of the City of Tampa up to October 1938 were provided by the city in the amount of \$1,000. The city also provided, without cost to the Authority, the necessary office space and materials, as well as the services of the City Attorney, the City Engineer, and the Health Department. The estimated value of these contributions is approximately \$6,000.

From October 1938 to January 1939 the budget of the Authority was approximately \$700 per month. The 1939 budget is estimated at \$1,000 per month, exclusive of the salaries of the additional technical and professional personnel which will be required later in the year.

The full-time employees of the Authority at the present time are an Executive Director, a bookkeeper, and a stenographer. Persons employed on a fee basis include a general architect, an attorney, a surveyor, and three appraisers and negotiators.

The city received its first USHA earmarking on December 23, 1937, in the amount of \$1,524,000, and obtained a second earmarking of \$1,500,000 on December 8, 1938. On the basis of the first earmarking the Authority has received a loan contract and an annual contributions contract from USHA. Funds in the amount of \$319,000 have been advanced by USHA, the first advance loan of \$34,500 having been made on October 5, 1938.

Bonds will be sold to meet the local share of development cost. The Authority has already received many applications from banking and bond houses interested in taking up the bond issue when it is offered. The local share of annual contributions will be met through complete tax exemption on the part of the city, county, and state.

The first low-rent public housing project will provide 350 dwelling units for low-income Negro families. It is expected that demolition work will be gotten under way in March, and that project construction will begin about June. All land at the site, with the exception of less than 1 per cent, is now under option.

The Authority has at all times received the cooperation of the city, county, and state administrations and, as the result of the educational work done by the former Municipal Housing Board, has also received splendid cooperation from business, labor, and civic groups. The Authority is continuing this educational work through such methods as group discussions and illustrated lectures.

Activities in the immediate future will be concentrated upon getting the first project to the construction stage. The Authority also plans to submit an application for a second low-rent slum clearance project to USHA by March 15, 1939. The primary problems which now confront the Authority involve the clearance of land titles and the acquisition of a few parcels of land without resort to condemnation proceedings.

GEORGIA

Under the guidance of the State Housing Authority Board, the program for public low-rent housing in Georgia has made considerable progress in the year which has elapsed since the 1938 *Yearbook* report was submitted. A year ago only three communities, Athens, Augusta, and Savannah, had established Housing Authorities. Today, in addition to these three, Authorities have been established in Atlanta,

Brunswick, Columbus, Decatur, Macon, Marietta, Milledgeville, Rome, and Thomasville.

The largest part of the work of the Board has been directed toward getting local authorities established and coordinating their needs with the requirements of USHA. Expenses incurred in these activities from July 1, 1938, to December 31, 1938, were met by moneys advanced from the Maintenance Fund of the state treasury, in the amount of \$775. This entire sum has been used for traveling expenses.

The Board has succeeded in consummating commitments with USHA for a total of \$22,440,000. Of this sum, \$13,757,000 represents USHA loan contracts received by the localities. The remaining \$8,683,000 represents USHA earmarkings which will be covered by loan contracts upon the completion of final details of application by the local authorities.

The Board believes that the mayors and city councils of these municipalities have appointed extraordinarily high-type personnel to the boards of the local authorities. It is largely through untiring, but uncompensated, efforts of these local boards that the state has been able thus far to make a very real contribution toward the provision of better shelter for low-income families in the state. Although its operations have been handicapped by lack of funds, the Board expects to achieve even greater progress during the coming year.

Athens

The local Housing Authority was established as a result of the active interest and initiative of the Athens Chamber of Commerce. Operating expenses have been met from a loan of \$1,000 from the municipal government. No full-time employees have as yet been hired.

A USHA earmarking of \$570,000 enabled the Authority to submit an application for a USHA loan contract. This application was completed and filed on February 1, 1939. It is planned to meet the local share of development cost by sale of bonds through a local broker. Technical consultants and an architect have been retained on a contingent basis in anticipation of the approval of the loan contract.

Numerous civic and other groups have been friendly and cooperative and the city administration has given its full support to the efforts which the Authority is making to provide the community with a low-rent public housing program.

Atlanta

The local Chamber of Commerce, under the leadership of its President, was responsible to a greater degree than any other organization

for securing a Housing Authority in the City of Atlanta. The Authority, which was formally established on June 11, 1938, was looked upon with favor by all except a small minority of the municipal government officials.

Funds for operating expenses have been provided by city appropriation in the sum of \$19,700. Use of these funds is limited by the terms of the State Housing Authorities Law which was approved on March 30, 1937. A budget has not yet been completed.

Contributions and services which have been furnished without cost include: (1) furniture and office equipment lent by a local office supply company; (2) office space provided by a local bank until January 1, 1939; and (3) work done on a volunteer basis for a short period by both the Executive Director and the Assistant Executive Director. The Authority estimates the value of these contributions at approximately \$2,000.

The full-time staff of the Authority consists of an Executive Director, an Assistant Executive Director, a Technical Director, and two stenographers. During the preparation of the application for a loan contract, the services of an architectural consultant were secured for the preparation of such items as maps, charts, and plans. A real property survey is now being conducted by WPA workers under the sponsorship of the Authority.

Two projects, Techwood Homes and University Homes, which were constructed under the PWA program, are located in the city. Neither, however, is under lease by the Authority.

Loan contracts received from USHA in the amount of \$11,661,000 will provide for the construction of four low-rent housing projects. Land optioning was started on January 1, 1939, and approximately 5 per cent of all parcels had been secured at the time the *Yearbook* report was made.

Arrangements have been made for sale of the Authority's bonds to cover the local share of development costs. The local share of annual contributions will be supplied by the city through capital donations and free services.

No publications have been issued by the Authority, but radio talks, public addresses, and newspaper articles have produced very favorable results. The Authority has received full cooperation in its program from the local social welfare organizations, the WPA, the City Parks Department, and the City Planning Commission.

Immediate future activities will include the letting of contracts and the completion of land acquisition. The Authority is also endeavoring to obtain further earmarkings from USHA which, if received, will

permit the construction of a number of additional slum clearance projects.

Augusta

The Housing Authority of the City of Augusta is engaged in developing two low-rent public housing projects which have been made possible by USHA loan contracts previously submitted and approved.

Excavation work for Olmstead Homes, the city's first housing project, began on January 5, 1939, and actual building construction was under way by February 17. The project is located on a site which adjoins a beautiful city park and lake. It will consist of 167 dwelling units for white families with low incomes. The construction contract, which was awarded for the sum of \$499,178, does not provide for space heaters, ranges, refrigerators, or hot water heaters.

The Authority opened bids on February 13, 1939, for a second project to consist of 168 dwelling units for Negro families, to be known as Sunset Homes. The construction contract for this project has not been awarded, but the Authority hopes to get building operations under way sometime during March.

A third application for a loan contract has been submitted to USHA by the Authority on the basis of an additional \$1,000,000 earmarking for the city. This project will also be for Negro occupancy and will contain 254 dwelling units. USHA approval is expected shortly.

Columbus

The Columbus Housing Authority has recently signed a loan contract with the USHA in the amount of \$2,275,000, and has filed a supplemental application requesting an additional \$500,000.

These funds will provide for the construction of two low-rent housing projects, one of which will contain 326 dwelling units for white families and the other 288 dwelling units for Negro families. Both projects will be of the row-house type. The time schedule calls for plans and specifications to be completed by March 20, bids to be opened April 20, and construction to be started by May 1, 1939.

Office space has been arranged so that all persons engaged on work for either project will be concentrated in one place. The Authority believes that this arrangement has advantages over the usual procedure under which, for instance, the architects divide the work and take it to their own offices. Five architectural firms have been engaged to carry on the work necessary for the present program.

Macon

As the result of conditions disclosed by a recent slum survey, a Housing Authority for the City of Macon was formally established on

July 6, 1938. The city has provided the necessary office space, light, and heat, and has appropriated the sum of \$5,000 to meet other expenses.

Personnel consists of an Executive Director, a Secretary-Treasurer, and one temporary clerk. Legal matters are referred to a consultant. The real property survey was made by WPA personnel.

USHA has earmarked \$1,750,000 for the city, and is expected to approve by the end of March the Authority's application for a loan contract.

Except for opposition from a few individuals, the present housing program has received full approval from the community. The Authority has endeavored to educate the public to housing needs and opportunities by means of radio broadcasts, newspaper publicity, and addresses before various civic clubs and welfare and other groups.

Plans for the immediate future will be concerned with the development of two contemplated projects.

Real property surveys have been completed, or are nearing completion, in a number of local communities throughout the state. Information obtained in these surveys will be used to substantiate requests for USHA earmarkings. Communities engaging in this survey work, with date of Authority establishment, are: Brunswick, July 7, 1938; Decatur, September 6, 1938; Marietta, May 30, 1938; Milledgeville, July 15, 1938; Rome, March 31, 1938; Savannah, January 8, 1938; Thomasville, September 23, 1938.

ILLINOIS

A large part of the activities of the State Housing Board in the past year have been concerned with housing legislation and legal issues. In addition to the preparation of legislation designed to harmonize the Illinois housing laws of 1933 with the United States Housing Act of 1937, the Board was involved in the preparation of the Peoria test suit which, with the recent favorable state supreme court decision, has definitely cleared the way for public housing in Illinois.

Educational work during 1938 has consisted primarily of a carefully planned campaign to increase public housing activities within the state. This campaign has been planned to serve intelligent groups of local laymen in small and moderate-sized cities. As a matter of policy the Board has consistently acted to prevent the creation of housing authorities unless there was reasonable assurance that they would survive and function effectively. As a result of this policy those communities which are now ready to launch their local housing programs will make initial appropriations adequate to sustain their authorities in an active and effective program. It appears that local expenditures for housing au-

thority budgets will be four times as large as State Board expenditures in these localities.

Considerable gains have also been made in the past year in establishing good relations with those groups that are often antagonistic to publicly subsidized housing. An increasing cordiality has been displayed toward the Board by such groups as the real estate profession and the investors in urban real estate.

The Board has continued to cooperate with and to assist the six authorities already in existence in the state, such assistance having been, however, chiefly in policy matters. The Board has consistently refrained from undertaking any activity which involved the assumption of local responsibility.

Further satisfactory results have been achieved in the program of research carried on during 1938. One piece of work in particular has resulted in the formation of an unofficial technical organization which will undertake the replanning, recapitalization, and the reconstruction of an area embracing some six square miles within the City of Chicago. Research on the methods to be used in surmounting problems which confront the small cities and semirural areas has likewise been undertaken successfully.

The administration of this comprehensive program of the State Board is carried by a full-time staff of three persons. Part-time personnel are occasionally employed for photographic, drafting, and special stenographic work. The services of a librarian, a cataloger, and a model-maker are also used from time to time. WPA workers have been used on various surveys. Persons needed for consultative and technical services are generally engaged on a per diem basis; the services so rendered include professional advice on site planning, management techniques, accounting systems, legal procedures, and public relations.

Funds for the Board's operations are provided biennially through legislative appropriation. The appropriation for the last biennium was substantially \$40,000, and that for the coming biennium is expected to be of like amount.

The Board finds a great need for trained personnel to fill responsible executive positions with local housing agencies.

Chicago

During 1938 the Chicago Housing Authority received a loan from the City of Chicago in the amount of \$10,000 for the operation of the central office staff, exclusive of management expenses. This sum was borrowed for a period of five years at an interest rate of 3 per cent, and

is the second loan in this amount made by the city for use by the Authority.

All expenses involved in the operation of the three PWA projects now under lease are paid from income derived from those projects. All expenses incident to the development of the present USHA project were paid from the city loan, but will be repaid eventually from the project development fund. Thus, the funds received from the city function as a revolving fund, to be repaid from time to time either from the project development fund or from rent income.

The eight full-time persons employed in the central office include the Executive Secretary, the General Housing Manager, and the chief bookkeeper. The four part-time positions of maintenance superintendent, supervising engineer, acting accountant, and purchasing agent were discontinued respectively on June 1, 1938, February 1, 1939, February 1, 1939, and February 15, 1939. In August 1938, the WPA personnel, which had been employed on a special survey of typical blighted Chicago areas, was discharged and the survey canceled. This survey was discontinued after the Authority received assurances that a land-use survey for the entire city would be secured.

The Authority leased the three federally built projects (Jane Addams, Julia Lathrop, and Trumbull Park) from USHA on January 15, 1938. In general the lease follows the outline of the New York City Housing Authority lease. The first tenants moved in on January 25, 1938, and the projects were fully occupied on May 2, 1938, with the exception of four uncompleted buildings in the Jane Addams project which were fully occupied on July 1, 1938.

The Jane Addams project, built at an approximate cost of \$7,042,000, contains 1,027 family dwelling units and requires a monthly management payroll of \$6,500. The Julia Lathrop project, built at an approximate cost of \$5,862,000, contains 925 family dwelling units and requires a monthly management payroll of \$5,700. The Trumbull Park project, built at an approximate cost of \$3,038,000, contains 462 family dwelling units and requires a monthly management payroll of \$4,400. Tenant "bad debts" for the three projects amounted to \$775 as of January 1, 1939. The vacancy percentage as of January 1, 1939, was 0.07 at Jane Addams, 0.03 at Julia Lathrop, and 0.01 at Trumbull Park. The Authority's lease on the three projects expires on September 30, 1939.

USHA has earmarked \$16,000,000 for the low-rent housing program in Chicago. Under this earmarking the Authority has received a USHA loan contract in the amount of \$8,674,000, and a USHA annual contribution contract for the maximum subsidy amount.

The project which is made possible by these funds will be built on

land which was acquired by the former Housing Division of PWA, turned over to USHA, and then sold to the Authority by USHA. The project will provide approximately 1,708 dwelling units, one-half of which will be row houses and one-half apartments. It will be known as South Park Gardens. The Authority anticipates a purchase of 10 per cent of the project bond issue by private investors.

As of February 1, 1939, the architects were preparing the job program, and it is expected that contracts for the project will be let late in the spring.

In June 1938 the Authority, in cooperation with the State Housing Board, various labor groups, and other agencies, participated in the effort to secure legislation for tax exemption from the state legislature. On the assumption that its responsibilities are administrative rather than educational, the Authority has not undertaken any educational program or campaign.

The recent decision of the Illinois Supreme Court on the Peoria test case has opened the way for a development of the housing program in Chicago. At the time of writing, however, the Commissioners had not determined the details of this program.

Peoria

On April 4, 1938, the Peoria Housing Authority began negotiations with USHA for the purpose of securing a loan and annual contributions contract. These negotiations were successful, and a loan and annual contributions contract was received on August 10, 1938.

With USHA funds assured, the Authority entered into a cooperation agreement with the city on October 17, 1938, and on November 15, 1938, consummated a development fund agreement with a local trust and savings bank.

On November 29, 1938, USHA granted an advance loan of \$8,000 to enable the Authority to meet its current operating expense and to defray the costs of a court suit which had been instituted to determine the legality of various issues.

Investigations and surveys made by the Authority definitely disclosed the need for at least 800 to 900 low-rent dwelling units for families in the lower income brackets. The present proposed project will contain approximately 540 dwelling units.

Two prospective sites have now been selected for the proposed project and architects have been working out the development plan, but because of the various legal issues in which the program has been involved, land acquisition and project construction have not hitherto been possible. As the result of the recent favorable decision handed

down by the Illinois Supreme Court, the Authority is expecting its program to progress rapidly to the construction stage.

INDIANA

The staff of the State Housing Board, as well as its source of funds and their amounts, has not changed during the year since the last report was submitted. As reported, these funds are in the amount of \$10,000 provided by legislative appropriation. Personnel consists of an Executive Secretary, who also acts as legal adviser, and a stenographer. Cooperative assistance is available from such state agencies as the Board of Health, the Planning Board, and the Fire Marshal.

During the past year, the Board has continued to cooperate in the formation of local authorities and in the encouragement of low-rent housing programs. No limited dividend corporations authorized by statute fall under the jurisdiction of the Board. Local authorities have been assisted by such means as speeches and printed materials, and every reasonable effort has been made to insure that their relationships with USHA shall be mutually satisfactory. No independent research has been undertaken and no formal publications have as yet been issued.

The chief obstacles to the low-rent housing program in Indiana are objections to the tax exemption features of the program and to the rendering of municipal services without charge. A further obstacle lies in the fear on the part of banks, trust companies, and building and loan associations of adverse competition with money invested in private property.

Delaware County, Muncie

The Housing Authority of the County of Delaware was established in March 1937 but remained generally inactive until the close of the year. In May 1938 funds for operating and overhead expenses in the amount of \$2,000 were obtained from the Board of Commissioners. This sum was advanced as a loan, without interest, and was to be repaid upon receipt of the first USHA advance loan.

The Authority staff consists of a Secretary-Treasurer who under Indiana law is also the Executive Director, an accountant who does stenographic work, and an assistant stenographer who is employed on a part-time basis. Professional consultants consist of an attorney and several architects.

Construction of the first project is expected to get under way about May 15, 1939, as the result of a loan contract in the amount of \$522,000 which has been received from USHA. An annual contributions con-

tract of \$18,270 has also been obtained. The local share of costs will be met through tax exemption and by a bond issue of \$52,000 payable over a 15-year period. A farm of 79.09 acres adjoining the city corporate line was acquired by the Authority after January 1, 1939. Acquisition of this site was not difficult as it consisted of only one real estate parcel on which no option was necessary.

Because it is an agency of the county government, the Authority must depend upon the county Health Officer and the state Fire Marshal for assistance in the matter of equivalent elimination. The city co-operates by permitting connection with its sewer system, and by removing ashes and other débris from the project. A special statute designed to give aid to building projects empowers county boards of commissioners to assist in the building and maintenance of streets and sidewalks.

The Authority has had to face considerable opposition to its program from certain political and other groups. It feels that personal contacts with "conscientious objectors" have proved the most effective method of overcoming this opposition. Other educational work has consisted of addresses before the real estate board, the YMCA, and other organizations. These groups, as well as labor, consumer, and most business and civic organizations, have either been in favor of the Authority's program or have remained neutral. The city administration and the Board of Commissioners have also displayed a favorable attitude. It is felt that the educational work has been indispensable to the promotion of the housing program and that it has paid big dividends in good will.

The Authority feels that one of its greatest handicaps arises from the custom of appointing real estate agents to the boards of local authorities. It is felt that these agents have no sympathy with the housing program as such, and frequently cause trouble among City Council members, particularly prior to entering into cooperation agreements with the city government. Three conspicuous examples of such trouble have occurred in northeastern Indiana during the past year. Another obstacle to smooth and effective operation is the difficulty of securing sufficient financial assistance to cover administrative costs and overhead. The resultant delays cause irritation to the public, especially the labor groups, and work hardship on those individuals who have advanced funds for the program.

The Authority is making plans to conduct a county housing survey during the spring of 1939 and hopes, upon its completion, to have obtained sufficient information to formulate a long-range program of low-rent housing construction.

Fort Wayne

The chief accomplishment of the Fort Wayne Housing Authority during 1938, and one which has received nationwide attention, was the construction of 50 detached homes for the 50 bottom-income families of the city. The construction of these dwellings was made possible through the coordinated activities of three governmental agencies, two banks, and a life insurance company. They were constructed with WPA labor and have an FHA appraised value of \$70,000. The last of the 50 dwelling units was completed on February 18, 1939, and at present 27 of the units are occupied by families who pay a weekly rental of only \$2.50 per dwelling.

The Authority, which was created under the Indiana Local Housing Authority Law, was sponsor of the project and owner of the properties. These properties consist of scattered vacant lots on which taxes were delinquent, and for which prospects of any other profitable use were remote. Lots were purchased for \$1 each, the Authority acquiring ownership in fee but giving the previous owner a repurchase option under which he may reacquire the property for \$1 at any time after five years have elapsed, or can get it back short of five years by paying the cost of moving the dwelling unit to another lot. No difficulty was experienced in obtaining sufficient sites for the 50 houses.

The necessary financing was easily arranged. With a total equity of \$25,000 in land and labor, the Authority secured a mortgage loan of \$45,000 from three local financial institutions to meet material costs. One of the loans was advanced by a life insurance company in the amount of \$15,300 covering 17 of the houses. One local bank made a like arrangement, and another bank covered the remaining 16 houses with a loan in the amount of \$14,400. All of these loans bear 4.5 per cent interest and are fully tax exempt because they are obligations of the Authority. They are scheduled for complete amortization in 20 years, though accruals of surplus will make possible amortization in 16 years. All loans are insured by FHA under Section 207 of the National Housing Act. FHA further participated in the plan by lending the services of three of its technicians to the Authority. Actual management of the properties will be carried by the Authority, with the associated charitable organizations of the city participating in the selection of tenants.

The Fort Wayne plan, which is frankly experimental, aims toward a realistic, socially constructive, and economically sound solution of the problem of supplying the minimum housing needs of families, many of whom are in the relief category and previously occupied slum-type quarters. This aim would be achieved principally through the use of

private capital. To the extent, of course, that labor costs are financed through WPA, the plan must be considered subsidized. From the point of view of the national economy, however, the plan creates no new subsidy for the reason that it simply utilizes WPA funds that might be spent for less constructive public uses.

The houses are of plywood panel construction. The panels are prefabricated in a central plant, trucked to the site, and erected on a prepared concrete slab. They meet essential shelter needs, have hot and cold running water and bath, and are so well insulated as to make oil heating practical.

The properties are tax exempt, on the assumption that better shelter for the bottom-income group will effect a saving to the city in public health and relief costs greater than the amount of taxes lost. The properties will be used for housing the group known to be the source of greatest social expense.

Gary

In compliance with the Indiana Housing Law, and by resolution of the City Council, the Housing Authority of the City of Gary was formally established and its members duly appointed by the Mayor on July 5, 1938. The only employees of the Authority are an Executive Secretary and an Assistant Secretary.

Among its other activities, the Authority has presented an ordinance to the Common Council concerning certain cooperative agreements with the City of Gary in the development and administration of low-rent housing projects. This ordinance has passed two readings and has, at this writing, been referred to the Council sitting as a committee of the whole. The community is showing a great amount of interest in the proposed local housing program.

Kokomo

The Housing Authority of Kokomo was created by resolution of the Common Council on November 29, 1937, and the first organization meeting was held on December 29. An office was opened on June 1, 1938, with funds for preliminary expenses secured from the city until such time as other funds were made available by USHA. The staff consists of an Executive Director, an accountant, and a stenographer. The Authority also retains an attorney and an architect.

Based on an earmarking of \$600,000 which had been received from USHA, a loan and annual contributions contract was executed on October 10, 1938. Funds were thus made available for future operations and for the actual construction of the project, which had previously

been approved by USHA. From an advance loan which was received from USHA in December 1938, the Authority reimbursed the city in full for all funds which had been advanced.

The development cost of the project, which will be located on a nine-acre site in the southeastern part of the city, is estimated at \$709,940. This estimate includes cost of land, site improvement, and administrative and construction costs. Total bond issues will amount to \$710,000, of which sum \$71,000 in series "A" bonds will be placed on the private market with maturities of from 1 to 15 years. The average annual debt service will amount to \$26,062, of which sum \$24,848 will be provided by USHA contributions and \$1,214 will be charged to rentals.

The project will contain 176 dwelling units and will be of completely fireproof construction. All dwelling units will be equipped with electric refrigerators, electric stoves, and combination laundry trays and sinks. The estimated gross rental per unit per month will be \$19.67.

Of the area within the project site boundaries, 90 per cent is now under option and completion of the negotiations for the remainder is expected within the immediate future. Abstracts of title are now being prepared and final settlement for the land to be purchased will be made shortly. Final construction plans have been prepared and are in Washington awaiting final approval. The Authority expects to advertise for bids from March 15 to 30, 1939, will proceed with the letting of contracts from April 15 to 30, and plans to complete the project by March 1940.

Vincennes

On October 1, 1938, the Housing Authority of the City of Vincennes secured a \$317,000 loan contract with USHA, and \$28,000 in advance loans has so far been received.

The present staff consists of a Director, a technical assistant, and an accountant. A firm of architects and engineers has also been retained.

The Authority is sponsoring a WPA real property survey which is almost complete. The preliminary figures from this survey relative to income and housing presented a picture which at first seemed to preclude the possibility of obtaining a USHA project for the city. These figures showed that of 1,557 families, 657 had incomes of less than \$800 per year and 903 were paying less than \$10.00 shelter rent per month. The average rent paid by families living in substandard houses was \$8.19 per month. The Authority was thus confronted with the problem of setting up a project with shelter rents of approximately

\$10.00 per unit per month if it wished to serve the people who most needed the benefits of decent housing.

The Authority also had to face the fact that row houses or apartments were not considered desirable by the prospective tenants. Private yards and gardens were felt to be one of the necessities and major attractions. The families interviewed stated that they preferred a dwelling unit with as many characteristics of a home as possible. The Board of Commissioners was also determined to avoid any possibility of criticism of "regimenting" the tenants.

As a solution to its problems the Authority has adopted twin houses as a structure design, with 8-inch cinder block unplastered walls, cement floors, and ceilings resting on precast cement joists. It is felt that the unplastered walls and cement floors, both of which will receive an attractive color treatment, will save on maintenance costs. In addition, the cement floor and ceiling permit the full fireproof insurance rating of slightly less than \$0.10 per \$100 per year upon a five-year policy purchase. At the time of writing the final plans are in Washington awaiting approval by USHA. It is expected that, weather permitting, construction will be begun in March 1939.

If the project develops according to expectations it will consist of 42 buildings containing a total of 82 dwelling units. These units will have a shelter rental, including water, of \$2.63 per room per month, or \$9.21 per month for each of the eight 3.5 room units; \$11.82 for each of the fifty-eight 4.5 room units; and \$14.47 for each of the sixteen 5.5 room units. Each unit will contain a kitchen, dinette, living room, bathroom, utility room, and one, two, or three bedrooms. The buildings are so arranged that each family will have its own front and back yard, and a children's playground is provided in the center of the site. The site, which has already been purchased, will cover three city blocks.

In all of its plans and negotiations, the Authority has received full cooperation and assistance from the city officials and from the community. This cooperation, it feels, has assured a successful future for a project which will be a great benefit to the community as a whole.

IOWA

An enabling bill to permit Iowa to participate in the USHA low-rent housing program has recently been unanimously approved by the Iowa Housing League. The bill was drafted by USHA officials at the request of the League which, through its legislative committee, will sponsor the bill in the state legislature.

The proposed law provides for the creation of public housing authorities in cities having a population of 15,000 or over. A nonprofit

housing organization already has been started in the state, and will be incorporated in the near future.

KENTUCKY

Covington

The Covington Municipal Housing Commission, which was created in December 1937, has achieved a very satisfactory degree of progress in its housing program.

From an earmarked fund of \$2,700,000 the Commission has secured a USHA loan contract in the amount of \$1,947,000, to be supplemented by the sale of bonds to the extent of 10 per cent of the total project development cost. This loan contract was executed on December 15, 1938, and the first advance loan was received one month later.

Present construction plans call for two developments, one of 288 dwelling units for white families and another of 152 units for Negroes. The names for the two projects were selected through suggestions from citizens, given at the invitation of the local newspapers and high schools. Much popular interest in the program was developed by this procedure. The project for Negroes will be called The Jacob Price Homes, the project for white persons will be called Latonia Terrace.

Appraisals covering the property to be purchased have been completed and preliminary plans are well advanced. It is anticipated that bids will be closed during the early part of 1939, with actual construction to be under way before July 1939.

In advancing its program, the Commission has received the full cooperation of the city administration and the three local newspapers, and the support of the majority of citizen, labor, and other organizations.

Frankfort

The Ohio River flood of 1937 was both a boon and a hindrance to the work of the Frankfort Municipal Housing Commission. The flood stimulated a great desire on the part of the community to do something about the city's slum sections, but it also placed city finances in a state which made it very difficult for the Commission to procure local funds. The financial situation, however, has not been so serious as it might appear, owing to the fact that the Commission has been obliged to incur only a minimum of expense.

The office staff consists of the Secretary-Treasurer, who also acts as Executive Director, and one stenographer.

On December 14, 1938, a loan contract was executed with USHA in the amount of \$348,000, carrying with it the usual annual contributions

contract. The local share of loans and contributions will be met by such means as tax exemption and free city services. It is hoped that construction contracts can be let by May 1939, if not sooner.

The past year was spent primarily in making surveys of housing needs, in preparing and presenting the necessary applications for USHA assistance, and in selecting a suitable building site which would be above the high-water level. No publications were issued and no educational campaigns were conducted. The proximity of Frankfort to Lexington, where two housing projects were developed in 1936, provided the public with adequate information.

The Commission has received the full cooperation of labor and of all other organizations with the exception of the local real estate group which, at the moment, is not particularly active. The Commission has also received the support of about 75 per cent of the city administration.

Louisville

During 1938 the Municipal Housing Commission of the City of Louisville carried on a large number of activities and obtained much experience in all phases of housing.

On February 6, 1938, two PWA-constructed projects, LaSalle Place and College Court, were dedicated and leased to the local Commission until December 31, 1939. LaSalle Place has 210 completely equipped units for white families in low-income groups; College Court has 125 similar units for Negro families.

Later in February, application was made by the Commission for an earmarking of funds for the construction of a USHA assisted project. In April a loan contract was received from USHA in the amount of \$5,144,000 which provided for the construction of a project of 786 family units for white families. At the same time, \$4,000,000 was earmarked for another project of similar size. On July 20, USHA confirmed this second earmarking and signed a loan contract in the amount of \$4,986,000 to provide for a project for Negro families. Louisville received its third earmarking on September 30, 1938, when USHA officials announced that \$5,000,000 had been set aside for a third project.

Another step for improved housing in Kentucky was taken in March 1938 when representatives of seven cities gathered in Louisville and organized the Kentucky Housing Association. This meeting was sponsored by the local Commission as one means of making its experience available to smaller and less experienced cities.

Later in March the Commission, with the City Planning and Zoning Commission, sponsored the current real property and low-income housing area survey, for which WPA agreed to supply the necessary

white-collar workers. As the result of this survey the Commission expects to have complete and up-to-date information as to all structures and their appurtenances, and a thorough knowledge of the families that occupy them.

On May 13, 1938, several thousand persons gathered on the site of the first slum clearance project to witness the beginning of the demolition of 450 major structures in the nine-block area. At the time that purchase of these properties had been begun, the Commission had found it necessary to locate an office on the site to assist the tenants in moving from the area and to aid in finding suitable quarters for them during the construction period. Every effort was made, with the help of social agencies, to find comparable or better housing at such rents as the families could afford. Ground for the project was broken on December 29, 1938, and actual construction work is expected to begin shortly.

The acquisition of property on the site of the proposed Negro project is progressing rapidly, with 89 per cent under option.

The executive staff which has carried on all of these activities consists of an Executive Director, a research engineer, an engineer, a junior engineer, a secretary-stenographer, three stenographers, and two clerks. Financial advice has been provided by a financial adviser assisted by a stenographer. A social supervisor, a senior social worker, a stenographer, and four WPA workers have charge of tenant relocation. At present a clerk of works is responsible for inspection activities, but additional engineer-inspectors will be assigned to the inspection work during the construction period. The staff employed in the administration, operation, and maintenance of the two PWA-constructed projects consists of a project manager, a manager-aide, a custodian, a book-keeper-cashier, a stenographer, three janitors, five firemen, and three handy men.

Salaries of Commission members are paid from an annual contribution of \$4,175 from the City of Louisville. All other salaries are charged to the various projects.

Throughout the year the Commission has received excellent and invaluable cooperation in every respect from the various social agencies, the City Planning and Zoning Commission, and other official agencies.

At present the Commission is looking forward to the speedy construction of its two housing projects.

LOUISIANA

New Orleans

During the past year the Housing Authority of New Orleans has obtained USHA loan contracts in the total amount of \$25,311,000, as

well as \$885,885 in annual contributions contracts. With these funds at its disposal, the Authority expects to make considerable progress in providing better housing for the city's low-income population.

All necessary financing arrangements with the city have been completed, and bids have already been opened for two of the projects to be constructed under the current program.

A staff of 45 persons is maintained by the Authority to carry on its numerous regular activities. In addition, 15 persons are temporarily employed in conducting a tenant relocation survey, and 185 WPA workers are being used in a real property survey under the sponsorship of the Authority and the New Orleans Department of Public Welfare.

No publications have so far been issued, but the annual report for 1938 is in process of preparation. Prior to occupancy of the projects, the current publicity program will be supplemented by an appropriate educational campaign.

Throughout the year the Authority has received the cooperation of local and state agencies, as well as the friendly assistance of the city administration, labor and business groups, and civic and other organizations. If this friendly cooperation continues, construction of six low-rent projects, which is the immediate objective of the Authority, should be easily realized.

MARYLAND

Annapolis

The difficulties which were recounted in the previous *Yearbook* report of the Housing Authority of the City of Annapolis were resolved early in 1938, and the local program has now progressed to the point where construction work is about to begin.

Construction of the first low-rent project has been made possible by the execution of a USHA loan contract for \$478,000, and an annual contributions contract for an amount not to exceed \$21,938 per annum. The contracts were received from USHA in September 1938. Local banks have agreed to purchase the bonds which will be issued by the local Authority to meet its share of development cost.

The work involved in the present program is carried on by a staff which consists of an Executive Director who is also the Technical Director, an administrative assistant, a secretary-bookkeeper, and a stenographic clerk. An architect, an attorney, a civil engineer, a mechanical engineer, and a landscape architect are employed on a professional fee consultant basis.

The Authority's immediate program calls for the completion of the

site acquisition which will involve several condemnation suits. It is anticipated that construction of the 100-dwelling-unit project for Negroes will begin in April 1939. The Authority plans to submit another application for a loan contract to USHA for the purpose of building a second 100-unit project for Negroes and a third 100-unit project for white families.

MASSACHUSETTS

Boston

The Housing Association of Metropolitan Boston has continued, during the year 1938, the activities which were reported in the previous *Yearbook*. Even though its budget was somewhat reduced, the Association maintained its full program of work.

Among its major activities, the Association conducted a housing survey in which its workers visited 900 occupied dwellings located in eight sections of the city. The survey revealed that one out of six dwellings was in some respect in serious condition. Through the efforts of the Association abatement of such conditions was secured in 76 per cent of the cases. The Association also supported the adoption of the revised building law, and aided in drafting and securing amendments to the Massachusetts Housing Authorities Law.

Educational work, in addition to various publications, consisted of 36 lectures before civic, college, professional, and church groups, and 11 housing tours.

The Association has received the cooperation of such agencies as the Planning Board and the Building and Health Departments. Relations with other official agencies are friendly but not close.

Cambridge

During the past year the Cambridge Housing Authority has continued to operate the PWA-constructed New Towne Court project under the lease which was reported in the previous *Yearbook*. This project contains 92 three-room units, 114 four-room units, and 88 five-room units. There have been no vacancies since the project opened on January 15, 1938, and tenant rental delinquencies amounted to only \$42 as of January 1, 1939.

The Authority again received the usual \$1,000 appropriation from the city to carry on its housing activities. Various branches of the city government contributed technical and other services. The only staff is that employed for the management of New Towne Court.

The Authority has obtained a USHA earmarking of \$4,500,000, but has not been able to take any action under it because of the lack of a

local cooperation agreement with the city. A proposed agreement is now pending before the City Council.

The attitude of the public toward the local program has generally been favorable, and excellent cooperation has been received from the State Housing Board and other agencies. Educational activities have been carried on through the local press and other mediums.

The Authority estimates that approximately \$7,500,000 will be required to construct the three low-rent housing projects which are proposed as its immediate future objective. With a program such as this under way, the chief difficulty will lie in rehousing those families who are now living on the proposed project sites. Although there are few vacant dwellings in the city, it is hoped that this obstacle will not prove too difficult to surmount.

Lowell

By virtue of a \$4,000 appropriation made by the city, the Lowell Housing Authority was able to carry on, during the past year, those activities necessary to the ultimate achievement of its proposed housing program.

A real property survey was made of the major substandard areas of the city to determine the need for such a program. The findings served as the basis for an application to USHA for financial assistance. The application, which was filed in December 1938, followed the enactment of a cooperation agreement between the city and the local Authority whereby the city agreed, among other specified items, to accept the sum of \$4,000 as an annual service charge on the proposed project in lieu of taxes. The project, however, must not exceed 500 family dwelling units.

The loan contract which has been applied for will provide approximately \$2,700,000, which is the amount that had been earmarked for the city in November 1937. Approval of the application by USHA is expected in the near future.

MICHIGAN

The Michigan Housing Commission was created by executive order of the Governor on August 17, 1938, under the 1931 statute authorizing the Governor to create commissions for special purposes. The Commission held its first meeting on September 14. For the first few months its work was limited to advising municipalities of their rights and powers under the state housing act in relation to the federal public housing program. This work was carried on by the Chairman and the Acting Executive Secretary. The Executive Director was selected

on December 1, 1938, and offices for the Commission were established in Lansing shortly thereafter.

The Commission is financed by a general fund appropriated to pay the expenses of special state commissions. A budget of \$13,500 was established and \$9,000 was set aside from the general appropriation for the Commission to July 1, 1939. Additional needs in the next fiscal year are expected to be met from the same fund. The budget is expected to carry the Commission until it completes its major activity, the preparation of a report on the housing problem in the state.

It is expected that the Commission may find it desirable that the state have a permanent housing authority. If such a proposal seems advisable, the Commission may recommend its continuance until such an authority can be established by law.

The staff consists at present of a Director, his secretary, and one clerk. In the budget \$1,000 has also been allowed for the services of experts as needed, but to date no such services have been used.

The executive order creating the Commission gave it three functions: (1) to advise Michigan cities and villages of their rights and powers under the Michigan Housing Act, with special reference to the public housing program of the federal government; (2) to inform the state as to why the public should be interested in the housing of its citizens; and (3) to prepare a report indicating the extent and causes of the state's housing problems and recommending remedies designed to correct the conditions disclosed.

Approximately 25 municipalities in the state are sufficiently interested in housing to have made inquiries concerning some phase of the problem. Present efforts are concentrated upon getting cities and villages interested in making studies and surveys and determining the cost of substandard housing in terms of public expenditures for extra police and fire service, health service and hospitalization, and delinquency and crime. It is hoped that when these facts have been gathered in any community public officials will take a greater interest in solving local housing problems.

Because of lack of resources little effort has been expended in informing the public about housing needs, although occasional newspaper releases have been issued.

Most of the Commission's time has been devoted to preparing the report which is due for completion by the end of 1939. In the meantime a preliminary report is being prepared for the purpose of presenting to the state legislature some items on which the Commission is currently prepared to submit recommendations. This report will be completed during March 1939.

Ann Arbor

The Ann Arbor Citizens' Council was organized in 1936, and has a present membership of 105. New members are being added at a rate of approximately 5 per month. Funds are derived from membership dues, and all work is done on a volunteer basis by individual members. The Council is interested in all phases of the local housing problem. It is currently lending its assistance to efforts which are being made to secure a housing survey for the city.

Dearborn

The Dearborn Housing Commission was formally established by city ordinance on October 25, 1938, on the initiative of members of the City Council. The ordinance passed without a dissenting vote and the Mayor's appointments to the Commission were confirmed unanimously.

Funds for normal operating expenses and salaries for a period of eight months have been supplied by the City Council in the amount of \$5,000. Office space and stenographic services have also been contributed by the city.

At present the work of the Commission requires only the services of the full-time Director who also acts as Secretary to the Commission. There are no professional consultants or other part-time employees. It is expected, however, that approximately 80 WPA workers will soon be employed in conducting a real property survey. Application for this survey project has been submitted, and actual work is expected to get under way in the early spring.

During 1938 the Commission confined its activities primarily to organization and to certain educational work undertaken to acquaint the community with the general aims of the USHA housing program. A USHA earmarking of \$1,500,000 has been received, but no loan or subsidy contracts have been entered into.

The local attitude toward a housing program has been generally favorable. One newspaper in particular has cooperated by writing a series of weekly articles explaining the benefits of the USHA program. In general, those businessmen who have investigated the program and understand the purposes of the Commission view its present activities with approval. School officials have also displayed a very favorable attitude.

The Commission's future plans will be based upon the findings of the proposed real property survey, which will make it possible to plan for that type of project which will best fit the needs of the community. Present indications are that any proposed project will probably be com-

posed of detached or semi-detached dwelling units built on vacant land, if site and construction costs will permit.

Detroit

The Detroit Housing Commission has carried on a wide variety of activities during the past year with appropriations made by the city government. Funds in the sum of \$107,330 were provided for operating expenses in the last fiscal year, \$32,000 of which was specifically allocated for tenant selection and pre-occupancy expense incurred in the opening of the two PWA-constructed projects, Brewster and Parkside Homes. All funds have been lent without interest charge and are to be repaid from rental income from the projects or from development funds. The only other contributions received by the Commission have been services rendered by the city's Legal Department. The budget for the next fiscal year is in the amount of \$130,130, of which \$121,130 is allocated to new construction and \$9,000 is allocated to supervision of the two PWA projects which are now under lease by the Commission.

The staff at present consists of 38 persons working under the direction of the Director-Secretary. All of this personnel is employed on a permanent basis, except 10 employees who are working under the construction superintendent. This latter group will supervise project construction and will be retained on the job only so long as projects are being built. A technical staff is included among the permanent personnel, and there is therefore no necessity for the retention of any professional fee consultants.

As one of its activities during the past year, the Commission sponsored a city-wide real property survey which was initiated in March 1938 and will be concluded in March 1939. This survey has been conducted as a WPA project and has been financed jointly by the city government and the WPA. The city contributed \$64,000 and WPA contributions for the first year have been \$402,933. When the field work was in progress the project required the services of as many as 1,200 WPA workers and 127 sponsor employees. At the present time this number has been reduced to about 300 WPA workers and 27 sponsor employees.

The survey has been conducted by census tracts, and these, for purposes of the Commission, have been broken down into detailed analyses of slum areas. Data indicate that of 417,000 dwelling units, 73,450 are substandard. The City Plan Commission, the Board of Health, and other city departments are all very much interested in the survey and expect to derive from it considerable information that will be useful for their respective activities. The University of Michigan,

Wayne University, and the Bureau of Governmental Research have also requested copies of the survey.

Another Commission activity has been the operation and management of Brewster and Parkside Homes. Parkside Homes is located on a 31-acre site and is made up of three-story apartment buildings and two-story row houses. It has 59 buildings with 775 dwelling units and 2,827 rooms. Four social and two recreational rooms are provided. Total cost of the project, including land, demolition of old buildings, legal, architectural, and engineering expense, central heating plant, and landscaping, was \$4,196,524.88. As of December 1938, the monthly management payroll, including personnel for 24-hour service in the large central heating plant, amounted to \$1,848.95. Brewster Homes, which is located on a 22-acre site formerly containing 785 slum dwellings, is made up of the same types of buildings as Parkside Homes. There are 38 buildings, with 701 dwelling units and 2,360 rooms. Total cost of the project was \$4,813,601. The monthly management payroll as of December 1938 was \$1,939.83. On January 1, 1939, there were no rental delinquencies in either Brewster or Parkside Homes. At the time these projects were constructed, the local architectural profession was almost entirely unemployed, so in order to spread the work 26 different architects were engaged for Parkside Homes and 22 for Brewster.

The activities of the Commission in the current USHA program have been formulated upon the basis of an earmarking for the city of \$30,000,000. Of this earmarking \$18,220,000 has been covered by USHA loan and annual contributions contracts which will provide for the construction of four new low-rent housing projects. The Commission has already embarked upon a further slum clearance program which is designed to utilize the unused portion of the earmarkings.

The local share of costs will be secured through an agreement whereby a fraternal organization will take \$1,000,000 of the bond issue, and a local bank will take \$750,000, this amount to be increased to \$1,000,000 when needed.

No building has as yet been started under the USHA program, but bids have been advertised for the construction of the first project, the estimated cost of which will be approximately \$1,700,000. This project will consist of an addition to Brewster Homes and will be built on land which has already been secured.

In addition to various publications which were issued during 1938, Commission members have also made over 100 speeches before such organizations as the Real Estate Board, the Board of Education, local civic groups, and many social and commercial organizations. Although the results of this activity have been very satisfactory in many instances,

a great amount of opposition to the program is still heard from various quarters.

The city administration has been favorable enough to the program to approve everything that has been asked for. Nevertheless certain individuals in the administration are not thoroughly convinced as to certain phases of the housing program. They feel that the so-called social aspects and the tax-exempt features of the program are not sound; however, there seems to be unanimous feeling in favor of the slum clearance portion of the program.

Until the last few months of 1938, the Detroit Commission was the only housing commission operating within the state, since under state law, no city under 500,000 in population was eligible to have such a commission. In August 1938, a special session of the legislature was called to correct the defects in the state housing act. Principally through the efforts of the Detroit Commission and the Legal Department of the City of Detroit the law was amended to give all municipalities the right to participate in the USHA program.

The Commission's immediate objective is to place all of the city's \$30,000,000 earmarking under loan contract, and to have building operations on the entire amount under way by the end of 1940. In the meantime the general public must be more adequately informed of the objectives of the program and the opposition of real estate and other groups must be overcome.

The Citizens' Housing and Planning Council of Detroit has been actively engaged during the past year in lending assistance to the local Housing Commission in the many phases of housing activity. The Council participated in obtaining funds for the current real property survey and assisted in getting the work under way. It also assisted the Commission in establishing management policies and recreational programs for both Brewster and Parkside Homes, and aided further in securing from the City Council the approval of a slum clearance project involving a 90-block area. Four of the five members of the Zoning Committee established by the Commission are Council members.

It is estimated that the Council supplied speakers for 90 meetings during the past year. At present 12 able and well-informed speakers are available, and it is anticipated that speaking work will be expanded very considerably. The Council has a budget of \$10,000 to carry on its various activities during the current year.

Despite considerable opposition from the conservative press, interest in housing is growing, and favorable public sentiment is becoming more manifest as some housing projects have been completed and

others have been begun. This is evidenced in part by the fact that housing courses in the graduate schools of Wayne University and of the University of Michigan show greatly increased enrollments.

Flint

On August 24, 1938, representatives of 30 civic organizations met to consider forming a permanent housing council, and on September 6 such a council was formally established, with 45 civic groups represented in its membership. Since its organization, meetings have been held every two weeks. The Housing Council has no funds, and the staff consists of an Executive Secretary lent by the Flint Institute of Research and Planning.

One of the Council's first activities was to promote the extension of the Housing Enabling Act at the special session of the legislature. Following the change in this act the Council adopted a resolution urging the Flint City Commission to establish a local housing commission. The necessary ordinance was passed on September 26, and the official Housing Commission was appointed on October 10, 1938.

Shortly after its appointment the Commission presented a request to USHA for an earmarking in the amount of \$10,000,000. This request was based upon data and plans which had been prepared by the Institute of Research and Planning. Pending formal earmarking an informal promise of \$3,000,000 was obtained.

The Housing Council has carried on numerous activities. It has supported a charter amendment to establish a city planning commission according to the state law. The amendment was approved by the voters on November 8, 1938. A city-wide housing conference was held on February 1, 1939, under the sponsorship of the Council. The conference, which was conducted by the Chairman of the State Housing Commission, was attended by 500 representative citizens. Other conferences and meetings have also been held since the Council was first organized. The Council has cooperated closely with the local Housing Commission, and has stimulated and encouraged the development of housing discussion within its member organizations. Fifteen of these organizations are known to be conducting their own housing study programs at the present time.

A Citizens' Housing Committee, successor to the Committee whose report appeared in the last *Yearbook*, was formed primarily to work for the passage of a special referendum which took place as a result of the city commission's action in holding up approval of the \$3,500,000 USHA earmarking. In spite of the remarkable work of this Committee, the referendum was defeated on March 6 by a vote of two to one.

Some observers feel that the adverse vote was largely the result of a well-financed last-minute campaign by real estate groups. In view of this expression of adverse public opinion, plans for further activity in the immediate future are uncertain.

Pontiac

The Pontiac Housing and Planning Council was organized on January 11, 1939, as the result of a proposal which was made during a public housing forum held in connection with the regular meeting of the local Board of Commerce. The forum, which was presided over by the Chairman of the State Housing Commission, was attended by over 300 persons representing approximately 30 civic organizations. Council membership is open to community organizations who are actively interested in housing. Such organizations are represented by one delegate each, and each delegate has one vote.

Since its organization the Council has held a number of meetings at which it has committed itself to the task of launching an effective attack on the housing problems which confront the community. To date the Council has engaged in collecting available pertinent information, and plans to give careful study to the results of the real property and housing survey which is currently being conducted by WPA. When sufficient data have been collected and analyzed the Council will consider what recommendations it should make to the city government.

MONTANA

Billings

The Billings Housing Authority was established on August 1, 1935, following a petition which was presented to the Mayor by citizens of the community urging the establishment of such a body.

No funds have ever been appropriated for the use of the Authority. The staff at present consists of one clerk, whose salary is paid in part by WPA. The Authority Chairman acts as the Executive Director, and professional consultant services are provided by the various city government departments.

As the result of a USHA earmarking of \$270,000, which was received in April 1938, the Authority has submitted a final application for a loan contract with USHA. Negotiations for a local-share-of-cost agreement with the city have not as yet been undertaken, but such action is contemplated.

At the present time the chief obstacle to the achievement of a local housing program lies in the general lack of community understanding

of its objectives. The Authority is currently endeavoring to overcome this lack by means of speeches before various civic groups and through the distribution of certain educational materials. As the city administration is friendly to the proposed program, it is hoped that an actual building program can be gotten under way shortly.

Great Falls

The local community took its first tangible step toward the elimination of insanitary and inadequate housing on May 9, 1938. Following several public hearings the City Council on that date formally resolved that the need for safe, decent, and sanitary dwellings was sufficient to justify participation in the USHA program under a duly constituted authority.

Members of the Great Falls Housing Authority held their first session on May 27, 1938, at which time the City Attorney was requested to prepare the necessary application to the Secretary of State for incorporation under the 1935 Montana Political Code. The Authority convened in special session on June 13, 1938, and received copies of the Certificate of Incorporation, or Charter, signed by the Secretary of State. It was thereupon resolved that the Great Falls Housing Authority be organized pursuant to the Montana Housing Authorities Law to transact business and exercise its functions as defined by law.

Six weeks of study and negotiation following the organization meeting culminated on August 1 with a resolution requesting the City Council to appropriate \$4,000, in line with an estimated budget, to cover organization and administrative expenditures during the first year of operation. This petition for funds was granted and shortly thereafter a formal application was made to USHA for an earmarking in the amount of \$675,000, to be used in the construction of a 150-dwelling-unit project. This earmarking was received on August 19, 1938.

Objections to the activities of the Authority were manifested by the filing in the District Court of injunction proceedings against the city and various city officials. The suit, which was filed on August 6, 1938, served to withhold operating funds from the Authority until February 10, 1939, at which time the demurrer of the defendant city was sustained by the Court.

During the period of the suit, however, the Authority was not inactive. It retained an architect to develop preliminary plans and in September definite steps were taken to initiate a real property survey. A WPA survey project was subsequently secured and as of January 1939 practically all field work had been completed. As a result of this

preliminary work, the Authority was able to prepare a formal application to USHA for financial assistance, which was submitted on January 31, 1939.

The expenditures of the Authority during 1938 approximated \$2,000, and it is estimated that a like amount will be sufficient to carry on the work during 1939, exclusive of those expenditures which will be made in connection with the acquisition of site and development of the proposed project. The Authority has received numerous contributions of services and materials from city officials, the Milwaukee Railroad, local business and industrial concerns, and various real estate offices. Office space has been provided by the chairman of the Authority.

The present staff consists of a Secretary-Executive Director and an office secretary. The Authority retains both an architectural consultant and a legal counsel. Approximately 75 WPA workers have been employed on the current survey which is being directed by the Authority's Executive Director.

There has been little active opposition to the housing program in Great Falls. It is understood that the supporters of the injunction proceedings of September were drawn from the group of interests owning or operating substandard dwelling facilities, whose revenues might be adversely affected by the construction of a housing project under the USHA plan. Local labor groups have been particularly active both in initiating the local housing movement and in supporting the efforts of the Authority to develop a project for the community. The attitude of the municipal administration has been most cooperative and constructive, newspapers have publicized the activities of the Authority, and the local broadcasting station has provided free time on the air.

There appear to be many questions in the minds of people generally as to the exact program and policies of the USHA. Members and staff of the Authority have been frequently called upon to describe the housing program to various civic groups, with the result that a better understanding of present objectives is being achieved. It is most difficult, however, to give any intelligent estimate of the results of this educational work to date.

As a result of the unanimous favorable decision as to the constitutionality of the 1935 Housing Authorities Act, handed down by the state supreme court on January 21, 1939, the Authority hopes to get its program again under way. Approval of a loan contract is now pending in Washington. It is expected that building construction will be started not later than July 15, 1939. Upon completion of the tabulation of the current real property survey a long-time future program will be developed.

NEBRASKA

Omaha

Although the Housing Authority of the City of Omaha was established in July 1935, no funds have ever been appropriated for its operating expenses. All such expenses have been borne by individual members of the Authority, who have also given their time and services as the need arose. There are no full-time office employees.

The Authority is at present managing under lease the PWA-constructed Logan Fontenelle Homes project. It is also constructing the South Side Terrace Homes project under the USHA program. The PWA project consists of 284 family-dwelling units. This project has never been as much as 2 per cent vacant since it was leased to the Authority in March 1938, and at present there are no vacancies. The payroll for maintenance management amounts to approximately \$900 per month. It is now planned to construct an addition to this project under a \$2,000,000 earmarking which was received from USHA in November 1938. No definite arrangements for the local share of costs have as yet been made.

The city administration has cooperated with the Authority at all times, and labor in general has given its full support to the program. Informed business, including the real estate groups, has no great objection to the program provided the ultimate result achieved is the housing of low-income groups. The Authority has developed an educational program as a means of keeping the public informed of its objectives and progress, and will aid in urging the passage of amendatory legislation during the coming session of the legislature.

The Authority is looking forward to the completion and successful operation of its current USHA project, and to the construction of another project under the present USHA earmarking.

NEW JERSEY

Atlantic City

The Atlantic City Housing Authority was established on August 3, 1938, as the result of efforts of the Atlantic City Civic Committee for Slum Clearance. This Committee was also very active during the development of the PWA-constructed Stanley S. Holmes Village project.

At the present time the local Authority has no funds, nor has it applied for funds to meet normal operating expenses. The State Housing Authority has a local office and is assisting the local Authority in the preparation of an application for a loan contract. Four of the

State Authority's regular staff and five additional temporary personnel are currently engaged in this work. All office expenses are paid by the State Authority.

Under a management agreement with USHA, the local Authority is operating the Stanley S. Holmes Village project. This project contains 186 three-room dwelling units, 87 four-room units, and 4 five-room units, and, as of January 1, 1939, had no vacancies or rent delinquencies. It operates on a monthly management payroll of \$666.66.

Although the city has received a USHA earmarking of \$1,250,000, no loan contracts have as yet been consummated and no local negotiations or land optioning have been started.

The Authority has embarked upon an educational program in the furtherance of which it has held joint meetings with the local Planning and Improvement Association and with the Transportation Committee of the Chamber of Commerce. These groups are heartily in favor of the proposed program and the Authority has taken several of their recommendations before the City Commissioners with favorable results. As the result of its educational campaign the Authority feels that it is progressing rapidly with its present USHA application, and it is hoped that the support of all groups in the community can eventually be secured.

The Authority has recently joined the New Jersey Association of Housing Authorities, a new organization that has not as yet been active but which should have future value.

The Authority hopes to continue the successful operation of Stanley S. Holmes Village, and looks forward to obtaining the proposed 320-unit USHA project for white families as well as an addition to the Village. This new addition is considered necessary in view of the fact that there are at present about 700 applicants for housing. If these plans work out satisfactorily, the Authority expects to consider the building of another Negro project and an additional white project.

The Authority anticipates no organized resistance to its program except possibly from the real estate and building and loan associations. It believes, however, that if shelter rents can be held under \$5 per room per month there will be very little organized opposition from these groups.

Camden

The *Yearbook* report submitted last year was concerned principally with the activities of the Municipal Housing Committee. This organization has now been superseded by a duly constituted Housing Authority which was established on April 20, 1938, largely through the

efforts of the former Committee and the local labor organizations. The members of the former Committee are the members of the present Authority.

Operations are being financed from a city appropriation of \$2,500, but only a skeleton organization is maintained at present. The Authority feels it advisable to expand its staff of two employees only after a USHA loan contract has been received. Services of an architect and an attorney have been procured on a contingent basis.

Upon approval of the loan contract application which is now under consideration by USHA, construction of a 275-unit project for Negro families will be started. Plans for the construction of a 275-unit project for white families to supplement the present PWA-constructed Westfield Acres are not so far advanced. Westfield Acres, which was leased by the Authority from USHA, contains 514 family-dwelling units and requires a management payroll of \$10,200. There have been no rent delinquencies, and at present there are no vacancies.

The Authority is currently broadcasting a series of USHA educational features, entitled "What Slums Cost Your City," as one means of public housing education.

Jersey City

The establishment, on May 17, 1938, of the Jersey City Housing Authority was made possible through the united efforts of numerous individuals, the local Chamber of Commerce, and other organized groups.

Preliminary expenses of the Authority have been provided for by a \$5,000 loan from the city. Draftsmen, architects, and other professional consultants have been retained in the preparation of a loan contract application which will be submitted to USHA shortly. The city has an earmarking of \$7,500,000.

As the attitude of the local community and officials toward the proposed program appears to be favorable, the chief obstacle to its early achievement will be the difficulty of procuring land at a sufficiently low cost to make possible the construction of the project within the construction cost limitation of \$1,000 per room.

Long Branch

In September 1937 the City Commissioners were urged by the local Union of Bricklayers, Masons and Plasterers to take such action as would permit community participation in the low-rent housing program. As a result of this request an ordinance creating the Housing Authority of the City of Long Branch was passed April 19, 1938, and

members were appointed May 10, 1938. The formal organization meeting took place on May 21.

Full-time personnel consists of an Executive Director and a stenographer. Two typists, an enumerator, and a draftsman are employed on a part-time basis. For personnel and other operating expenses, funds in the amount of \$1,500 were lent by the city. Other personnel consists of 12 WPA workers who are currently employed on a real property survey. This survey was made possible by a WPA project grant of \$3,585.

The Authority received notification from USHA on July 1, 1938, of an earmarking of \$540,000, and on February 1, 1939, made application for a USHA loan contract.

The Authority has received the full cooperation and assistance of the State Housing Authority in carrying out plans for the local program. The program as proposed has also received the approval and endorsement of the City Commissioners, the Planning Board, the Board of Education, and civic and other organizations. Labor organizations are wholeheartedly behind the program and the local press has evidenced a favorable attitude.

Newark

The Newark Housing Authority has been in existence for about eight months. It has constructed no buildings and has demolished no slum dwellings, but has accomplished much toward the ultimate realization of these ends.

During its short period of operation the Authority has executed a loan contract with USHA for \$8,199,000, and has procured an additional \$4,401,000 earmarking. Among other tangible accomplishments are: (1) an agreement with the city relating to tax exemptions and other forms of cooperation, including that of equivalent elimination of unsafe or insanitary dwellings; (2) a development fund agreement with a number of local banking concerns; and (3) suitable amendments to the zoning and building and tenement-house ordinances to comply with anticipated project needs. These are only a few of the more important activities and negotiations the Authority has carried on since it was established.

The Authority has been fortunate in obtaining an able and reliable staff to carry on its activities. It includes an Executive Director, a counsel, a construction superintendent, an auditor, a negotiator, a social investigator, five secretaries, and a clerk. Office accommodations have been provided in the city hall free of charge. Expenses of the Authority to December 31, 1938, totaled \$11,080, and included such

items as office repairs, furniture, legal services, supplies, traveling expenses, and regular and technical payrolls.

The Authority has selected sites for four currently proposed projects, all of which have been approved by USHA. Both the surveyors and the appraisers have finished their work and the architects are in the midst of preliminary plans, but no land has been purchased on any of the four sites for the following reasons:

Site 1. Purchase held up pending decision of the Board of Education regarding construction of school buildings which are essential if a project is to be located on this site.

Site 2. Purchase held up pending settlement of a boundary dispute between the City of Newark and the Town of Belleville.

Site 3. Purchase held up because of the unreasonable attitude of present owners of the site. This site consists of more than 100 small parcels of land, and as condemnation of so many parcels would involve great expense, the Authority may be forced to abandon the site altogether. Some options have already been obtained.

Site 4. Although most of the land on this site is under option, plans have been delayed because of the difficulty in obtaining options on 13 remaining parcels. The Authority will either proceed with condemnation or abandon the site.

With the approval of USHA, the Authority has set April 12, 1939, as the date on which bids on the first main construction contract will be advertised, and the middle and end of May for the second, third, and fourth contracts. Also, by April 1, 1939, it hoped that applications will have been submitted for financial assistance for two additional projects, each of which will involve an approximate development cost of \$2,400,000. It is anticipated that bids on these two projects will be advertised by the middle of September.

In all of the work that has been accomplished, the Authority has received invaluable advice and assistance from USHA, the full cooperation of the Mayor and City Board of Commissioners, and the sympathetic understanding and assistance of the Citizens Housing Council.

Perth Amboy

The Housing Authority of Perth Amboy, organized on July 8, 1938, has recently submitted its application to USHA for financial assistance in developing a low-rent housing program in the community. The city has a USHA earmarking of \$1,350,000 for such a program.

Princeton

An interesting experiment in low-rent housing was undertaken by the Housing Authority of the Borough of Princeton during the past

year. Ten well-built, attractive dwelling units were constructed to demonstrate that if private capital is willing to invest, rather than to speculate, sound rental properties can be developed to rent for less than \$10 per room per month.

Each of the 10 units in the local project, known as Franklin Terrace, consists of four rooms and bath. Individual hot water boilers and heating plants have been installed to enable the tenant to control this type of expense. Each dwelling unit rents for an average of \$6.25 per room per month exclusive of heat or any utility services.

These low rentals have been achieved by eliminating some of the factors which lead to higher rents. The investor has agreed to limit his return on the investment to \$15 per month over a period of 28 years, at the end of which time he will have been repaid in full and at 4 per cent interest at all times. With the original investment repaid, the property, according to the arrangement, passes to the Borough of Princeton. The Housing Authority has agreed to give bonds of the value of \$30,000, the total cost, to the investor in exchange for the property. As these bonds are an instrumentality of the state, and for a public purpose, they are free of all state and federal taxes. They give a steady 4 per cent return, which is an inducement to the investor but not to the speculator. To care for such costs as maintenance and repairs, \$10 per month per unit has been added to the \$15 debt service charge, making an approximate rental charge of \$25 per unit per month.

The net result of the plan is that the local government pays out nothing and contracts no debt, the federal government pays out nothing and contracts no debt, and the investor receives a fair return on his investment. The plan, however, involves local subsidies in the form of tax exemption, comparable to those contributed in a public project developed under the USHA program.

Trenton

The Housing Authority of the City of Trenton, established on May 31, 1938, has received a loan contract of \$2,429,000 from USHA with which it plans to construct two low-rent projects. One project will contain approximately 100 dwelling units for Negro families, the other will consist of 380 units for white families.

Full-time employees consist of an Executive Director-Secretary, an auditor, a counsel, a chief clerk, and two stenographers. Ten negotiators have been appointed to secure options for properties at the two sites.

The work of the Authority has been conducted in a most favorable atmosphere of local cooperation.

NEW YORK

The work of the New York State Board of Housing has been described in some detail in the 1936 and 1937 *Yearbooks*, and objectives for the consideration of the 1938 Constitutional Convention were fairly well described in the 1938 *Yearbook*.

The Board has been active during the past year in getting the proposed housing legislation incorporated into the body of state housing law. As early as November 1937 Board counsel prepared a memorandum to the Board in which it recommended six constitutional provisions affecting low-rent housing and slum clearance in the state. Subsequently, this memorandum was widely circulated and was of interest and assistance to many official and unofficial organizations and individuals. It was used as the basis of a number of proposals introduced in the Constitutional Convention, which were referred to its Housing Committee. With various new drafts and revisions, which contained the best features of the proposals, the housing amendment to the Constitution was adopted by the 1938 Constitutional Convention and approved by the voters on election day. It is the first amendment of its kind in the United States, and is one of the milestones in the history of the movement for improved housing in New York State. The state is now in a position to commence a program of state and local low-rent housing projects, independent of, and in addition to, the projects developed with federal aid.

Briefly, the amendment authorizes the legislature to provide state aid for low-rent housing through loans and subsidies to municipalities (except counties) and to public corporations, and through loans to limited dividend corporations. The funds for the loans may be obtained by creating a state debt not to exceed \$300,000,000 without referendum. Additional debt for such loans may be incurred after January 1, 1942, upon the approval of the people. The state debt must be repaid within 50 years. Capital grants or periodic subsidies by the state must be paid out of current appropriations. Contracts for periodic subsidies need not be submitted to popular referendum, but such subsidies may not be paid for a period longer than the life of the projects assisted thereby, and in no event longer than 60 years. Contracts for periodic subsidies entered into in any one year may not exceed a total of \$1,000,000, and there may not be outstanding at any one time contracts for such subsidies requiring payments exceeding a total of \$5,000,000 in any one year, unless a larger amount is approved by popular referendum. No loan or subsidy may be made by the state unless the project is in con-

formity with a plan or undertaking for the clearance, replanning, and reconstruction of a slum area. Occupancy of any such project is restricted to persons of low income as defined by law, and preference is to be given to persons who live or have lived in such area or areas.

In its local-aid features, the amendment authorizes cities, towns, and villages to make loans to public corporations and limited dividend corporations. They may make, or contract to make, subsidies to any public corporation, payable only through current appropriations from the general or other funds available for current expenses of the municipality. They may guarantee the principal, or interest, or both, of the indebtedness of public corporations. They may make loans to owners of existing multiple dwellings for the rehabilitation and improvement thereof, for occupancy by persons of low income as defined by law. The legislature may authorize any city, town, or village to incur an indebtedness not to exceed 2 per cent of the assessed valuation of its real estate subject to taxation. This is in addition to the usual constitutional debt limitation. Self-liquidating projects in cities are excluded in computing the 2 per cent limitation. The computed value of the liability of a municipality under contracts for payments of subsidies in the future must be included in computing the 2 per cent limitation. The legislature may not authorize any city to incur the special 2 per cent debt limitation unless at the same time, by law, it shall require the city to levy a tax or taxes other than an ad valorem tax on real estate to an extent sufficient to provide for the payment of the principal and interest on its special indebtedness. However, the city may pledge its faith and credit for the payment of such indebtedness, and no such law shall prevent recourse to an ad valorem tax on real estate to provide for any deficiency in revenues from other sources in connection with the payment of such principal and interest. Cities, towns, and villages are liable for the repayment of state loans made to public corporations acting as the instrumentalities of such municipalities. In the case of a city, except where the public corporation has defaulted, the liability to repay the state loan does not reduce the 2 per cent housing debt limit.

Limitations of space prevent description of other provisions of the amendment, or discussion of the legislation necessary to put the amendment into effect. Suffice it to say that the Board has made several recommendations for the consideration of the Governor and the legislature.

In the discharge of its numerous duties the Board maintains an office staff of 11 persons and a legal counsel. Its budget for the year ending June 30, 1939, is \$86,950, an increase of \$32,452 over the budget of the previous fiscal year.

As one of its regular functions the Board exercises supervision over 14 limited dividend projects in the state. These projects, which are all located in New York City, have been operating very successfully, and have earned a combined average annual dividend and debenture interest of approximately 4.6 per cent since their inception.

The Board has been in constant touch with the local housing authorities in the state, advising them on the preparation of plans for public housing projects and other matters pertaining to the public subsidized housing program. Through the efforts of the Board, the USHA, and the communities, housing authorities were established during 1938 in Tuckahoe, Peekskill, and Tarrytown.

Five of the older authorities, New York City, Buffalo, Syracuse, Utica, and Yonkers, are in process of constructing new projects which will house a total of 8,753 families. The New York City projects alone will accommodate 5,702 families. The average rent both in New York City, as well as in the state in general, will be under \$6.50 per room per month, including heat and utilities.

The need for new housing in New York State has been studied very carefully by the Board, which has also encouraged local authorities to make real property surveys. Schedules and procedures for these surveys have been sent to authorities in 10 cities.

On November 4 and 5, 1938, the Board sponsored the statewide Conference of Municipal Housing Authorities, which was attended by about 300 persons representing almost every urban community of the state. It is planned to call another conference at an early date so that local officials will have an opportunity further to discuss problems and exchange views with each other as well as with the members of the Board and its staff.

Activities of the Board center at present around the legislative implementation of the constitutional amendment. Additional activities depend largely on whether the legislature appropriates funds for public housing during the present year. In the meantime research work will be expanded and the routine functions of supervision will be continued.

Albany

The Albany Housing Council is an unofficial organization which was formed in April 1938 to stimulate local housing interest and to achieve as much as possible toward an eventual low-rent housing program for the city. Its membership includes such organizations as the Council of Social Agencies, the Jewish Welfare Agency, the City Club, and the Housing Study Committee.

The Council is currently endeavoring to obtain a WPA real property

survey for the city. Political opposition and lack of sufficient funds, in particular, have handicapped the Council's work.

Buffalo

The past year has seen the accomplishment of the plans reported by the Buffalo Municipal Housing Authority a year ago. Kenfield, the PWA project, has been leased, and \$8,424,000 in loan contracts has been received from USHA. All necessary local agreements, financial and otherwise, have also been consummated.

The City of Buffalo has advanced \$5,000 to the Authority. This amount is used at present as a revolving fund for expenditures that are later charged against development of projects in accordance with regulations of USHA. A budget for operation of the Authority is now in preparation.

The staff consists of an Executive Secretary, an attorney, an office manager, a stenographer, an accountant, a purchasing agent, and a technical assistant. Seven additional employees assist with the clerical and technical functions of the program. Appraisers and option-takers are now engaged on a part-time basis in connection with the third project under USHA. Final decisions in all matters are vested in the Executive Secretary, as handed down through the Authority and its Chairman. The purchasing agent and technical staff care for the Authority's interests in the construction of the projects.

The Kenfield project was leased by the Authority on September 30, 1938. As of January 1, 1939, only four units of the 658 were vacant, and rental delinquencies from the date of opening had amounted to less than \$1,000. The monthly management payroll in December 1938 was \$1,199.

The USHA loan contracts received cover the construction of three low-rent projects, Lakeview, Willert Park, and Perry-Alabama. Lakeview, consisting of 71 buildings and 668 dwelling units, is in its fifth month of construction and will be completed by the last of December 1939 at an approximate cost of \$3,441,940. Willert Park is located in the heart of the city's worst substandard area. It is occupied almost wholly by Negroes and has a population density more than twice that for the remainder of the city. When the project is completed, it is expected that many of its occupants will be families who moved from the site to make way for construction. This project consists of 10 buildings and 173 dwelling units and will cost \$912,984. Perry-Alabama, consisting of about 771 units, is in the early stages of development. It will cost approximately \$4,410,000 to construct. Appraisal of the site is well under way and optioning is about to begin. In all, approximately 600

men have been provided jobs in the building trades, and it is likely that this number will be increased shortly.

The Authority has enjoyed the hearty cooperation of the city administration, as evidenced by the granting of tax exemption, the dedication of streets, and the pledge to carry out of an equivalent elimination agreement. A certain amount of adverse criticism is likely to develop toward any government spending program, whether progressive or not, but the Authority feels that such criticism will be minimized when the true aspects of the program are appreciated and the man in the street experiences its advantages. Much of the value of long-term planning lies in an accompanying educational campaign.

Numerous agencies have lent their aid on various occasions. The Buffalo Foundation, a private organization, has supplied numerous data on group surveys and social conditions throughout the city. This Foundation is responsible for the mapping of the city into census tracts. The Buffalo Planning Board, an administrative agency, has aided in the rezoning of certain areas to insure a proper environment for the housing projects. Many other groups have been called upon and have responded readily. They include the Buffalo City Planning Association, the Council of Social Agencies, and the Bureau of Labor Statistics.

New York City

The New York City Housing Authority's low-rent housing program has continued its forward march during the past year, and those achievements that had already been effected are proving their worth to a gratifying degree.

First Houses, Williamsburg Houses, and Harlem River Houses have continued to be successfully operated during 1938, with vacancies practically nonexistent. For the period ending October 31, 1938, income from Williamsburg and Harlem River Houses had exceeded operating expenses and fixed rental payments to USHA by about \$120,000. This experience should make it possible to set rents at the Red Hook and Queensbridge projects at an average of less than \$5 per room per month, as compared with the average of \$7.12 at Harlem River and Williamsburg.

On April 21, 1938, loan contracts for \$30,000,000 were signed with USHA for the construction of the Red Hook and Queensbridge projects. Original plans called for 2,643 dwelling units with 10,875 rooms at Red Hook and 2,551 dwelling units with 10,458 rooms at Queensbridge, at an estimated total cost of \$33,333,000, or an average cost of \$1,562.51 per room. Through economies effected in design and con-

struction, Red Hook will now provide 2,541 dwelling units and Queensbridge will provide 3,161 units, at an estimated cost of \$28,000,000, or an average of \$1,185.24 per room.

Demolition work at Red Hook started on June 2, 1938, excavation and foundation work on July 18, and superstructure work on September 26. It is expected that it will be possible to start occupying the development before July 1939. Owing to change in plans the start of work at Queensbridge was somewhat delayed. Demolition started on July 15, 1938, and superstructure work on November 15. Occupancy should begin about September 1, 1939.

Additional loan contracts involving over \$9,000,000 have recently been signed with USHA for the construction of a project on the Lower East Side of Manhattan. This project will be composed of 1,476 dwelling units with 6,018 rooms. Several other loan contracts with USHA are pending.

The Authority hopes that enabling legislation will soon implement the housing amendment which was adopted last summer. The enactment of such legislation should result in at least \$100,000,000 being made available for further projects.

A fairly comprehensive report of the activities of the Citizens' Housing Council of New York City was made in the last *Yearbook*.

The Council's \$24,000 budget for 1938 was secured from four foundations, from individual gifts, and from memberships. Ten publications were issued during the year, five of which were reports of the various committees of the Council.

Among the outstanding activities of the Council during the past year was the arrangement, in cooperation with New York University, of a course on housing fundamentals which was given in the Division of General Education of that University. The Council also made an analysis of all proposals of housing amendments to the New York State Constitution. An analysis of the five bills so far introduced into the legislature to implement the housing amendment is nearing completion. These analyses have been or will be circulated widely among housing leaders and legislators.

At the request of the Board of Education, the Council has been cooperating with the local WPA planning and housing education project in the city schools. This program includes the education of teachers as well as pupils.

The Council has also prepared a public housing program for New York which states the objectives and principles that should underlie legislation in order to implement the constitutional amendment. This program has been used by groups drafting the various bills.

The Committee on Housing of the Charity Organization Society of New York City was in the forefront of those who worked for the constitutional amendment relative to housing. During 1938 other legislative activity of the Committee was also extremely important. Its major accomplishment in the state legislature was the passage of the Fitzgerald Demolition Law which permits the demolition of an abandoned tenement as a health, moral, or fire hazard. Two other important measures sponsored by the Committee, but which did not become law, were a bill to improve the lighting of hallways in old-law tenements and a bill to prohibit cellar occupancy. The Committee was also active in opposing bills which would have had the effect of lowering the standards of housing, and all such bills were defeated.

The Committee continued during 1938 its efforts to improve the administration of housing laws in the city. On request, the Committee submitted a report to the Commissioner of Housing and Buildings in which its views for improving the organization and functioning of that department were set forth. A number of the recommendations in this report were concurred in by the Commissioner, and some have already been carried out.

The Committee conducted an intensive program of research into housing conditions and various other housing problems, occasionally in cooperation with other agencies. It continued the clearing service, which receives reports on bad housing conditions from the family agencies in the city. These reports are followed up until the violations of the Multiple Dwelling Law cease.

Other activities included studies and reports on lighting of tenement house hallways, rent increases among clients of social agencies, the rooming house problem, rat infestation in tenements, and the rent rebate possibilities in public housing. The Committee also completed a survey of vacant lots and abandoned buildings in a selected area of the city.

The Committee has had cordial relations with agencies engaged in housing activities, and has worked closely both with the City Department of Housing and Buildings and with the local Housing Authority.

At the time of writing the Committee is actively promoting its legislative program. It will continue to emphasize the need for effective housing administration and the enforcement of existing laws. It will also continue to stress that the dominant purpose of all housing administration must be better living conditions for human beings, not merely better buildings.

The Brooklyn Committee for Better Housing operates without paid staff, utilizing the voluntary services of its members and others.

The Committee has been active in the legislative program of the State Constitutional Convention and has made several recommendations concerning the implementation of the housing amendment, some of which have differed from those made by other housing agencies. The Committee, for instance, has supported the permissive use of 10 per cent of proposed housing funds for playgrounds outside the project development and for schools.

Another organization which has been exceedingly active in the New York City area is the Housing Committee of the Brooklyn Bureau of Charities. This Committee was organized 29 years ago as the Tenement House Committee to secure the enforcement of the Tenement House Law in Brooklyn, to cooperate with the then Tenement House Committee of Manhattan (the present Housing Committee of the Charity Organization Society) in upholding the law against attacks, and to encourage popular support of enforcement of the law by means of reports, newspaper articles, or other educational methods.

The fundamental objectives of the Committee remain constant, although they are adapted to present housing laws and situations. The Committee is represented at every session of the legislature by its Secretary or other members, and they are active in opposing any attempt which may be made to lower standards for decent housing, and at the same time press for legislation to strengthen the housing laws. A close watch is also kept on local legislation.

In addition to maintaining a varied educational program of lectures, radio broadcasts, and the like, the Committee continues with its important field work routine of reporting on law violations and following them up until compliance with the law is obtained.

Because it felt that logically the efforts of the Welfare Council of New York City in the housing field should be devoted almost exclusively to the education of social workers and member agencies, the Council formed a new and revised Committee on Housing during February 1939.

This new Committee will function through various subcommittees specializing in certain activities. The committee on education will endeavor to stimulate social workers and agencies to play a more active and informed role in legislative activities. The committee on law enforcement will attempt to devise ways and means by which the various agencies may contribute to law enforcement. The educational committee will specialize on the education of social agencies in housing matters and will relate the movement to the particular type of social or health work carried on by each agency. Another committee is currently preparing a housing guide for the coming World's Fair.

It is proposed to carry out these objectives in close cooperation with the sections and standing committees of the Council and the Regional Councils.

Schenectady

The Municipal Housing Authority of the City of Schenectady is currently engaged in operating the 219-dwelling-unit project, Schonowee Village, which was constructed by PWA and leased by the Authority in June 1938. This project is managed by a staff of 11 full-time and 2 part-time employees, including the Housing Manager who is also the Executive Director of the Authority. The management payroll as of December 1938 was \$1,395.

The Authority is currently formulating plans for the use of a \$1,400,000 USHA earmarking. Nothing definite has yet been done, however, as community sentiment is not at the moment receptive to the equivalent demolition requirements of the USHA program. The Authority feels that some further subsidy should be given to slum clearance and that the individual communities should decide what percentages of allocated funds should be used respectively for housing and for slum clearance, and what use should and could be made of the cleared sites which are not used for housing purposes.

A housing and slum clearance program can affect the economic balance in city real estate which, in turn, affects the city's financial position. Careful consideration must be given to this balance in planning for any long-range program of housing and slum clearance.

Syracuse

The Syracuse Housing Authority had a budget of \$14,350 for 1938 and has a budget of \$18,780 for 1939. These funds are appropriated by the city and may be expended only for administrative purposes. The budget supports six full-time employees, and seven or eight other employees are paid from project development funds. Consultants on tenant relations and subsurface soil conditions are retained for the project development program. Although considerable research work was done under WPA projects no WPA personnel is used to supplement the Authority staff.

As of January 1, 1939, the entire site upon which the present housing project will be located had been acquired, demolition work had been completed on Part I, and construction was under way. The loan contract under which this activity was made possible was noted, along with other related negotiations and agreements, in the comprehensive report which the Authority submitted for the 1938 *Yearbook*. The

total development cost of the project will be approximately \$4,500,000. When completed it will provide dwelling accommodations for 678 families.

The major educational work for the program has been carried on by the local Women's Advisory Committee which, through its speakers' bureau, has given a series of radio talks. Several exhibits have also been held. Through its regular press releases the Authority has kept the community informed of progress in connection with the project. As it progressed local interest increased to such an extent that much greater effort and facilities are needed to keep up with the growing public interest.

At present the Authority is making arrangements to proceed with the development of Part II of the proposed project and it is expected that bids will be taken very soon. After this construction gets under way other projects will be undertaken as quickly as negotiations can be completed.

White Plains

The Citizens Committee on Housing Conditions is a local volunteer group which, although of no official standing, has been instrumental in securing a WPA survey of housing conditions in certain blighted areas of the city. At time of writing the survey is nearly completed.

Yonkers

During the past year the Municipal Housing Authority of the City of Yonkers completed all preliminary work and arrangements necessary to secure the financial assistance for which the city was eligible under a USHA earmarking received as early as December 1937.

A loan contract in the amount of \$2,976,000 was received from USHA on October 4, 1938, and local agreements and negotiations were completed and plans for construction were gotten under way. By January 28, 1939, 65 per cent of the 126 parcels on the proposed site were under option. Bids for the construction of the project, which will consist of 18 buildings containing 549 dwelling units, are expected to be advertised during March 1939.

Expenses of the Authority for its preliminary activities have been met by means of \$900 in appropriations during the period from 1935 to 1937 and a loan of \$5,000 made by the city in 1938 for a period of six months at 1.5 per cent interest. These funds have made possible the employment of a full-time staff of six persons.

In addition to the work involved in the project, the Authority has carried on a program of slum surveys with the aid of WPA workers. Among other things, the surveys include a detailed check on unem-

ployment, crime delinquency, and health records in the areas concerned.

As there is no local community opposition to the proposed housing program, the entire attention of the Authority at the moment is directed toward project development. Some difficulty is being experienced in getting site surveys and other preliminary work started, but it is hoped that these problems can be solved shortly. It is expected that the local program will be expanded at a later date under the new state housing program.

NORTH CAROLINA

Raleigh

Through the efforts of the local Chamber of Commerce, and with the cooperation of the city administration, a local Housing Authority was established on July 5, 1938. Expenses for its operation were provided through a city appropriation of \$2,000, with the possibility of further advances for any additional needs that might develop pending receipt of federal funds.

The Authority has developed its program on the basis of an earmarking of \$1,800,000, and to date has completed its application to USHA for a loan contract. Upon USHA approval of this contract, which is expected momentarily, the Authority will take immediate action to assure the initiation of construction activities by midsummer.

Although the Authority has met with some opposition from certain owners of low-grade rental property, the city administration and the general community have been fully cooperative and have forwarded the program whenever possible.

Wilmington

A friendly and cooperative city administration did much to make a public housing program possible for the local community. The creation of the Housing Authority of the City of Wilmington, on April 7, 1938, was the direct result of an intensive investigation which was made by a committee appointed for the purpose by the Mayor. The investigation established the existence of so critical a need for low-rent housing that, at the public hearing before the City Commissioners, the necessary resolution creating an Authority was passed despite great opposition from owners of slum properties.

The first action of the Authority was to bring suit in the courts in an effort to establish the validity of the State Authorities Law of 1935. The constitutionality of this Act and the rights and privileges of housing authorities created thereunder were subsequently upheld in a decision of the state supreme court.

With the legality of its activities sustained, the Authority proceeded with its activities to make low-rent housing a reality in Wilmington. Its preparatory work has resulted in the receipt of a \$1,155,000 loan contract from USHA for the construction of two projects, one for Negroes and the other for white persons. Optioning of land within the project sites was approximately 20 per cent complete as of January 1, 1939. At time of writing, additional funds for development of these two projects have been requested from USHA on the basis of an unused earmarking of \$600,000 allocated to the city.

Contributions of the municipality consist of perpetual tax exemption and the donation of land embraced in streets vacated within the sites and valued at approximately \$21,000.

The Authority has carried on its program to date with a staff of three persons, and has used the services of two legal consultants and two architectural firms.

OHIO

During the past year the State Housing Board has carried on its activities under the handicap of lack of funds. Its budget was entirely eliminated in the 1937-38 fiscal year, and the 1938-39 appropriation of \$10,000 was so restricted that only a small amount of it could be used for the purposes intended.

It has been impossible to carry on certain needed planning and research activities, or to obtain the important advisory services of professional consultants. Other functions have been maintained to a limited extent, among them cooperative and investigational work with the local authorities. The Board has worked closely with certain local authorities in getting real property surveys established, and has assisted certain others in enlarging their territories. Investigations and hearings conducted by the Board resulted in the establishment of metropolitan authorities for the cities of Canton, Hamilton, Lorain, Mansfield, Portsmouth, and Zanesville.

The scope of future activities will depend entirely on the forthcoming appropriation. The Board, however, will continue its regular advisory and cooperative work regardless of handicaps, and definitely plans to conduct these activities in such a manner that both local authority personnel and appointing officials will develop a keener understanding of their obligations and responsibilities.

Cincinnati

The Cincinnati Metropolitan Housing Authority is engaged in the designing stages of a program that contemplates the construction of two vacant land projects, with a total of about 1,500 units, made pos-

sible by the receipt of a \$7,100,000 USHA loan contract. Not all arrangements for the local share of costs have been completed.

An application for a third project has been submitted to USHA, and information is now being compiled to permit application for a fourth project. The third project will consist of an addition to the present Laurel Homes project; the fourth is proposed as a slum clearance development to provide approximately 1,200 family dwelling units.

The Laurel Homes project was leased by the Authority in May 1938. Occupancy started in August 1938, and by January 1, 1939, 90 per cent of the units were occupied. The project consists of 1,039 units with 3,360 rooms, and has space for a total of 18 commercial establishments.

The City of Cincinnati made a non-interest-bearing loan of \$7,500 to the Authority in 1938. A staff of five full-time employees is supplemented by a consultant.

The problem of the moment lies in keeping within the room cost limitation of \$1,000 and of acquiring land in slum clearance areas under the maximum costs of \$1.50 per square foot established by USHA. It is expected that it will be possible to resolve these problems, and that the experience of other authorities is an indication of what may be achieved.

Both the 1937 and the 1938 *Yearbooks* contained fairly full accounts of the activities of the Better Housing League of Cincinnati and Hamilton County, which is one of the oldest and most important citizen housing organizations in the United States.

The past year has seen a spirited controversy in Cincinnati concerning the local Authority's program, particularly with respect to vacant land projects. Opposition has come primarily from the Real Estate Board, the Property Owners' Association, and building and loan associations.

Because of the League's affiliation with the Community Chest it has been unwise to attempt to carry on the public educational program for the local Authority. For this purpose it has been expedient to organize a special committee known as the Citizens' Committee on Slum Clearance and Low Rent Housing. This Committee has carried on educational work during the past year vigorously and effectively, by means of the radio, the press, and lectures. As a result of the combined work of the League and the Committee, the city ordinance authorizing the construction of two projects on vacant sites was passed by the City Council by vote of six to three. The ordinance, as passed, contained a hard-fought-for emergency clause which prevented carrying the controversy to the public by referendum.

The League, however, has given considerable attention to the development of a program for housing education in the public schools. To this end it has worked with public school teachers in providing instruction in five or six of the elementary schools.

One of the League's major functions is carried on by its visiting housekeepers. In 1938 this staff visited 4,765 families, gave housekeeping instructions to 1,400 families, adjusted 56 rental difficulties, moved 98 families to better quarters, eliminated 54 cases of overcrowding, handled 181 eviction cases, interviewed 683 owners, inspected 1,076 houses, had 280 conveniences installed and 472 health and fire risks removed, secured 1,059 repairs, and had 2,911 parts of houses cleaned, papered or painted.

As another phase of its work the League has undertaken various studies of those parts of the county in which small slum areas are developing. These urbanized sections are felt to be the housing danger spot, since they are not protected by zoning or by building and housing regulations. It is possible to build anywhere in the unincorporated sections of the county any kind of structure that the owner may wish.

Additional activity has consisted of cooperation with the City Housing Bureau in carrying out its extremely important, but little publicized, enforcement and improvement work.

A very close and effective program of cooperation is maintained between the League and the local Housing Authority. This unity of effort is emphasized by the fact that the Executive Secretary of the League is also consultant to the Authority.

In looking ahead, the Executive Secretary, speaking also as consultant to the Authority, states: "Important problems face us in looking toward our future public housing program. On future projects, we must reduce costs and rents and we must accommodate an even lower income group. Families with a maximum income of \$1,100 or \$1,200, and an average of under \$1,000, should be our goal. We must reduce the amount of subsidy needed and increase the sum paid as service charge in lieu of taxes . . . the first demonstration (Laurel Homes) of slum clearance and low-rent housing has succeeded in gratifying measure. The local Authority will profit by its own experience and do even better in future undertakings. The future of progressive slum clearance in our community depends upon the ability of the Authority to carry out a practical program that meets the needs."

Akron

The Akron Metropolitan Housing Authority has achieved some degree of success in its program during the past 12 months but its

Director reports that "the year has been one pitched battle after another." As recounted in the last *Yearbook*, the opposition to the use of \$5,000,000 in USHA earmarkings (then \$1,800,000) comes chiefly from the City Council.

During February, March, and April the Authority worked for the passage by the Council of a resolution of cooperation, and on April 26, 1938, a resolution was finally adopted. Although it was entirely unsatisfactory, the Authority nevertheless decided to start definite work on the preliminary report covering the two proposed building sites.

In July the City Council was requested to alter the resolution of cooperation. It took action, but in such manner as to confine the Authority to operating within a certain district. Immediately certain interests attacked the resolution with the result that the Council rescinded its action.

After considerable discussion the Council passed another resolution of cooperation confining the Authority to another area. This resolution was passed in October, became effective in November, and was finally signed and forwarded to USHA in December. Since January 1, 1939, the Authority has moved with a fair degree of speed and now has the preparation of site plans and preliminary work plans for the first project under way.

Throughout the year the Authority made repeated efforts to obtain funds. As these attempts were unsuccessful it has been carrying on its activities without money to meet expenses.

During the past year the Chairman and the Director attended many meetings in an effort to educate the general public in the real meaning of the housing program. As a result several organizations have taken up the battle for housing. With this encouragement and support the Authority anticipates that the year 1939 will see real progress in housing for the city and vicinity.

Canton

The Canton Metropolitan Housing Authority, established on October 5, 1938, came into being chiefly through the efforts of the Building Trades Council, its various members, and certain individuals representing such organizations as the Urban League, the YMCA, and the Catholic Community League.

In December 1938, the Authority obtained a \$2,000,000 earmarking from USHA. Plans for the use of this earmarking have now reached the point where preparation of an application for loan contracts can be started shortly. The Authority is engaged in an effort to secure funds for this preliminary work, and to this end has made application to

the City Council for a loan of \$3,000. It is hoped that favorable action on this request will be obtained in the near future. Preparations have been made for a local cooperation agreement but this has not yet been submitted to the Council. The Authority has not as yet established an organization, and is using the offices and the services of its legal counsel to carry on the work required until operating funds are made available.

Cleveland

The year 1938 has been of signal importance for the housing of Cleveland's low-income families. Through the efforts of the Metropolitan Housing Authority many of these families will secure homes which had previously been thought unattainable.

During the year USHA earmarkings were increased from \$9,000,000 to \$18,000,000, of which amount \$7,187,000 is represented in actual loan contracts. Applications to take up the remaining amount of the earmarking will be submitted to USHA in the near future.

Present loan contracts will permit the construction of three low-rent projects, Valleyview Homes and Goodrich Homes, which are slum clearance projects, and Woodhill Homes, which will be built on vacant land situated in an already built-up section of the city. A total of 1,804 family dwelling units will be provided by these projects, the number of accommodations falling just short of the number provided by the three PWA-constructed projects which are being operated directly by USHA.

The demolition contract for Valleyview Homes has already been awarded, and construction bids will be asked for not later than March 1939. At present the Authority is in possession of 90 per cent of the construction site. About 50 per cent of property on the site of Goodrich Homes is under option, but because of the organized opposition of a small group of owners some difficulty is being experienced in securing the balance. Steps are being taken to condemn this property in order to bring expropriation proceedings. Woodhill Homes will be constructed on the 26-acre site of a former amusement park which is now fully owned by the Authority. Bids for the construction of this project will be asked about April 1, 1939.

A cooperation ordinance, passed by the City Council with respect to the present program, provides for full equivalent elimination, exempts the projects from the operation of building codes, and provides for all municipal services.

The work of the Authority is financed from advance loans which

have been received from USHA. In addition to the regulations imposed by USHA, the expenditure of these funds is further subject by state law to review by the State Examiner.

Although no funds are provided by the municipal government, it has provided special legal, engineering, and other technical services upon specific request of the Authority. No personnel is assigned for general or routine work. The Regional Association and the Real Property Survey Committee have made such contributions as technical assistance, data, and maps.

In the discharge of its more routine duties the Authority maintains a staff which consists of a Director, a Chief of Construction, an accountant, a part-time legal counsel, and a management aide who is in charge of tenant relocation and community relations activities. Each of these staff members has a secretary. Other office staff consists of two clerks, a receptionist, and a messenger. It is expected that the services of WPA workers will be used soon on such projects as vacancy listing bureau, general library and research in housing, and a land-use study to be made in cooperation with the Regional Association. All of these projects have received partial approval.

The Authority pays no rent for the offices which it occupies in the Housing Center. This building, owned by the Regional Association of Cleveland and modeled after its London prototype, is a unique institution. It faces the Cleveland Civic Center and occupies land which is owned by the city and leased by the Association for \$1 a year. The Authority saves not only the rent of office space, but also has available for its use the fine housing and planning library and other facilities of the Center. The Regional Association is the only other occupant.

The Authority has not as yet conducted any organized educational campaigns, primarily because there has been no need for such activity. Although the enlarged USHA program has stirred some slight opposition, which was not heard during the PWA construction period, the Authority does not consider this development as serious. Full support is being given by the city government, the labor organizations, many real estate and apartment house owners, and a number of civic groups.

In the coming year the Authority, in addition to carrying on its present project work, will consider the development of a program for housing the indigent, and will also endeavor to stimulate private enterprise to build for those groups just above the income level for which the USHA program was devised. It will also assist in a program to develop a long-term regional plan for improved housing conditions and land use, and will add its efforts to those of other civic agencies in

securing revision and enforcement of building, fire, zoning, planning, and other related laws. In the words of the Director, "No major obstacles and no major problems stand in our way. Although a multitude of problems face the Authority, they are fortunately not of a nature to hamper our program unduly."

During the past year the Regional Association of Cleveland has carried on a number of technical, educational, and other activities. It is supported by membership dues and contributions.

A regional land-use survey is nearing completion, and an exhaustive analysis of the 39 zoning ordinances now in effect in the region has been made and recommendations published. Other studies are now under way to provide basic data necessary to the drafting of comprehensive regional plans.

The Association has provided city-planning consulting service to the local housing Authority and the data collected have been used by the Authority in choosing site locations. The Association has also worked closely with the various official and unofficial agencies in the region concerned with planning and housing, and has assisted two suburbs in the drafting of zoning legislation.

The Housing Standards Committee of the Association is now working with the Housing Authority in the relocation of tenants from slum clearance areas, and is also conducting an educational program to bring about the enforcement of building codes. Other special committees are engaged in technical or educational work in relation to various phases of the Association's program.

During the past year many individual talks and series dealing with housing and planning have been presented. This program has been conducted over the radio, at schools and universities, and before various local and special groups. Conferences and exhibits have been organized, and materials on housing and planning have been introduced into public school curriculums.

Publications of the Association include, "A Preliminary Report on the Lakefront of the Cleveland Region," "First Report on Zoning in Cuyahoga County," "Highway Construction Needs of the Cleveland Region," and "Guiding the Growth of Cleveland."

The Association feels that public education in housing will be its major responsibility during 1939. Public housing is generally accepted in Cleveland, but it is not always understood. Further, its relation to regional planning and the comprehensive redevelopment of a metropolis needs exposition. Work in this and other fields is to be expanded through citizen committees. The technical pre-planning studies will also be continued.

Columbus

Local participation in the national housing program has been made possible by a loan contract for \$2,077,000 of federal funds, executed between the Columbus Metropolitan Housing Authority and USHA during 1938. More public housing funds may be secured for the city as the result of the increase of the original earmarking from \$1,500,000 to \$6,500,000.

During the period from 1935 to 1937, the Authority received \$12,000 in loans from the county commissioners and the city. No other direct aid has been extended by local governments except through their sponsorship of WPA projects helpful to the program. A staff of five, exclusive of architects, is employed by the Authority.

The Authority proposes to construct a 426-unit project to be located on a 24-acre slum site which formerly contained 379 dwelling units. Demolition bids were opened on February 6, 1939, and general construction bids are due in March. Of the 189 parcels of real estate in the site, the Authority has been able to reach a purchase agreement on all but 9 parcels. Court action will be necessary in about 30 cases in order to clear the title and determine the distribution of the purchase price. In all, 92.5 per cent of the site is under option and 77.2 per cent is now owned by the Authority.

The proposed project will provide an average of 4.15 rooms per dwelling unit to rent for an estimated \$21.78 per unit per month including a \$5.40 utility charge. Equipment will include gas ranges but no refrigerators. The community center social rooms, auditorium, and kitchen, as well as a fully equipped playground with wading pool, will be maintained under the administrative supervision of the City Division of Recreation.

In all of its activities the Authority has received the full cooperation of the city administration, as well as the assistance of other groups, both official and unofficial. A committee representing all social agencies in the community has been formed to cooperate with the Authority in the relocation of tenants displaced by demolition work. The committee has also agreed to cooperate in forthcoming publicity work.

Dayton

The application for assistance, which was in the process of preparation at the time of the Dayton Metropolitan Housing Authority report for last year, has taken tangible form in a \$2,624,000 USHA loan contract. At the time this loan contract was executed an annual contributions contract of \$120,285 was also received. The Authority plans the construction of two low-rent projects under these contracts and

may, in the future, enlarge this program to make use of \$3,376,000 in additional earmarkings.

The Authority has no independent administrative budget and is repaying out of USHA advances on its loan contract a loan of \$10,000 secured from the city.

Staff of the Authority consists of a Director on a part-time basis, and a technical assistant, an accountant, and a stenographer on a full-time basis.

No arrangements have yet been made for the local share of loans, but offers for the proposed issue have been received from several bond houses. The local annual contribution has been provided by statutory tax exemption which, in the present instance, is estimated to be 33.71 per cent of the USHA annual contribution.

All land for the first site, which consists of vacant property, has been acquired. It is anticipated that plans and specifications for the construction of the project which will occupy this site will be ready for bids before the middle of February, and that the actual construction will begin about April 1, 1939. By the middle of the summer plans for the second project will be finished, and it is expected that before the end of the year a third project will be under construction contract.

The Authority has conducted no organized educational campaign. Its Director has given many talks about the housing program before various organizations, including luncheon clubs, church groups, the Real Estate Board, social agencies, and others. The reaction of all of these organizations has been favorable. The three daily newspapers have printed articles that have given excellent publicity to the program. The Authority feels that the favorable attitude of the press is due in part to the fact that it has been kept informed of developments in the program, usually in advance of releases for publication. The educational materials of USHA have also been distributed to many individuals, and some high schools have been using them in connection with civics classes. All of this educational work has assisted materially in producing the favorable public opinion which exists in the community.

The city administration has been most cooperative. Excellent assistance in site location work has been given by the City Plan Board. Other agencies, including the Real Estate Board and the Council of Social Agencies, have also been helpful.

Equivalent elimination is the major problem that confronts the Authority. The Director reports that since the first two projects are to be upon vacant sites the amount of demolition will not produce sufficient credits and that consequently some special methods must be used.

"Other than this, the public housing program in Dayton faces no great obstacle."

Toledo

The construction contract for Charles F. Weiler Homes, the first Toledo project to be built under the USHA program, was let on January 4, 1939, and excavation work was under way by January 18. The construction of this project was made possible through a \$2,010,000 loan contract and a \$75,364 annual contributions contract from USHA, which were approved in 1938.

In addition to its present construction program, the Toledo Metropolitan Housing Authority is getting experience in actual project management through the operation of the PWA-constructed Brand Whitlock Homes which it leased from USHA in March 1938. This is a \$2,000,000 project which provides accommodations for 264 families and, as of January 1, 1939, was fully occupied. Rental delinquencies for the lease period amounted to \$125. The management payroll for the month of December 1938 was \$2,275, including \$300 for salaries of central office personnel.

The work of the Authority requires a staff of 3 full-time employees in the central office, 16 employees at Brand Whitlock Homes, and a

STATEMENT OF INCOME AND EXPENDITURES FROM THE "DEVELOPMENT FUND" OF THE CHARLES F. WEILER HOMES FOR THE YEAR OF 1938

Income:

Proceeds from advance loan notes.....\$177,000.00

Expenditures:

Payments made in connection with the development
and acquisition of property for the Charles F.
Weiler Homes

Administrative\$ 5,978.65

Carrying charges..... 723.39

Architectural and engineering..... 35,770.30

Acquisition of site.....109,083.60

Total paid and accrued expenditures..... 151,555.94

\$ 25,444.06

Accrued Liabilities:

Interest on notes payable.....\$ 693.88

Prepaid Expenses:

Unexpired insurance..... 120.69 573.19

Cash in bank as of December 31, 1938.....\$ 26,017.25

STATEMENT OF INCOME AND EXPENSES OF THE BRAND WHITLOCK HOMES FOR
THE PERIOD OF MARCH 16, 1938, TO DECEMBER 31, 1938

Income:

Rental	\$51,651.14
Extra services	385.91
Financial	64.97
Other	9.87
Total	<u>\$52,111.89</u>

Expenses:

Administrative	\$10,957.06
Operating	23,216.82
Maintenance and repairs	4,046.49
Reserve	12,210.56
Insurance, taxes, etc.	<u>2,577.23</u>
	53,008.16

Excess of expenses and reserves for period over in-
come for period.....\$ 896.27

STATEMENT OF APPROPRIATION RECEIVED FROM THE LUCAS COUNTY
COMMISSIONERS FOR THE YEAR OF 1938

*(Presumably expenses are administrative costs not chargeable either
to project development or to management activities.—ED.)*

Receipts:\$3,000.00

Expenses:

Salaries	\$2,092.18
Rent—office	150.00
Printing, office supplies, etc.	390.53
Travel expense	119.35
Advertising	25.00
Legal fees	50.00
Options	90.00
Misc.	<u>80.24</u>
Total expense	<u>2,997.30</u>

staff of 5 full-time employees in the inspection office. An attorney and a firm of public accountants are also retained. Three WPA workers are also used by the Authority in the recreation program carried on at Brand Whitlock Homes, and others are employed on the real property survey which is being sponsored by the Authority.

Operating costs are met from management income, from project development funds, and from an appropriation of \$3,000 made annually by the Lucas County Commissioners. The financial activities of the Authority are described in the statements above.

Warren

In February 1938 a committee from the Warren Metropolitan Housing Authority went to Washington for the purpose of submitting to USHA an application for earmarkings of \$1,350,000 for a slum clearance project, and on March, 20, 1938, USHA approved an earmarking of \$1,000,000. During this period, architects were active in obtaining the necessary data to present the first parts of the application for financial assistance for the loan contract.

A Director was appointed on August 1, 1938, and on September 21 a legal counsel was engaged. At that time the Authority obtained an office in a local bank building, but owing to lack of funds the office rent and other expenses were contracted for on a contingent basis until such time as funds were available from USHA. The Director, the ex-officio secretary, and the attorney also were retained on a contingent basis.

In October, the Authority received a loan of \$1,200 from the Trumbull County Commissioners with which to defray the office expense until funds were available from USHA. A stenographer was engaged at this time.

The application for financial assistance was forwarded to Washington and received approval on December 14, 1938, with a loan contract for \$990,000. This contract will permit the construction of a 224-dwelling-unit project with a range of from 3 to 5.5 rooms per unit and an average of slightly more than 4 rooms. The total number of rooms is 936.

The entire bond issue for this development, including the local Authority and the USHA shares plus the supplemental loan, amounts to \$1,211,000.

At the present time the Authority is awaiting instructions from USHA for obtaining an advance loan preliminary to the issuance of bonds. It is believed that these instructions should be received in the near future, and that at this time larger quarters and the services of a full-time bookkeeper should be obtained. It is estimated that plans and specifications for the proposed project will be completed and ready for bids in May or June. A local firm of architects has been engaged under contract to undertake this work.

The obtaining of funds with which to carry on preliminary work has been a major difficulty, but one which the Authority believes is a usual one. Another problem now lies in securing the adoption of a cooperation agreement between the city and the Authority. The Authority, however, looks to the future with optimism.

Youngstown

On March 23, 1938, the Youngstown Metropolitan Housing Authority entered into a contract with USHA for a loan of \$2,835,000 with which to develop Westlake, its first low-rent housing project. This project, which will be located on a slum site, will provide accommodations for approximately 600 of the community's low-income families. The first dwelling on this site was demolished May 10, 1938, construction bids were opened on November 21, 1938, and the general construction contract was awarded on December 17. By January 1, 1939, the Authority was in possession of the entire site, and on February 8, 1939, the notice to proceed was issued.

The Authority has received from the City of Youngstown and Mahoning County loans totaling \$5,000 and materials and services valued at \$5,000. A staff of three is employed for work other than that concerned exclusively with project development.

The Authority has an unused earmarking of \$4,000,000 with which it contemplates the construction of two additional projects. Preliminary studies for one of these are now under way, and tentative site selections are being considered for the other.

Educational work has consisted of radio talks, public addresses, news releases, and conducted tours of the city slum districts. Sixty-eight civic, industrial, financial, and social organizations or institutions have endorsed the work of the Authority. Organized labor and many social service, civic, and other groups have expended much time and money in behalf of the local program. As the result of the attitude of the city and county administrations, as well as practically all private agencies, the program has gone along smoothly with no organized opposition and no criticism of any sort.

Because of the acute shortage of suitable shelter within the required rental range the Authority finds that the relocation of families displaced from the building site has become an almost insurmountable problem. This situation has also delayed the demolition of unfit structures through exercise of the city police power.

Zanesville

In May 1937 the local Chamber of Commerce became interested in ways and means of removing or improving certain slum-blighted sections of the city. An attempt was made to secure funds from PWA and the Resettlement Administration, but at that time the funds available to these agencies were earmarked for other purposes. When plans for the creation of a United States Housing Authority came to the fore, such an authority was actively urged by the Zanesville Chamber

of Commerce, whose Secretary during this period later became the Director of the Zanesville Metropolitan Housing Authority.

After the United States Housing Act became a reality, the local Real Estate Board, banks, building and loan associations, newspapers, radio broadcasting stations, and other key organizations and individuals were consulted to determine their reaction to a housing program for Zanesville. It was found that there was unanimous support for a local housing project under USHA. As the City Council, city officials, and the Muskingum County Board of Commissioners were also sympathetic to the proposal, a petition was submitted to the Ohio State Board of Housing requesting the creation of a housing authority for the city. The city, county, firms, and individuals referred to above have given their wholehearted support since the inception of the program and the formal establishment of the local Authority on March 23, 1938.

The local Authority determined that a minimum of \$10,000 would be necessary to cover expenses of the first year's operation. The City Council and the Muskingum County Board of Commissioners granted \$5,000 each as non-interest-bearing loans running for an indefinite period, with the promise to repay as soon as convenient. After the first project has been developed, additional funds will be sought from the city and county to carry on the permanent work of the Authority.

The Authority has three full-time employees, the Director, an accountant, and a stenographer. Aside from the advice and counsel received from various public officials there have been no services rendered by WPA personnel, professional consultants, or part-time employees.

A loan contract with USHA was executed on December 10, 1938. This contract stipulated assistance to the local Authority in the amount of \$1,349,000 which represented 90 per cent of capital costs. The local Authority proposes to sell the required 10 per cent of local participation bonds for developing the project to such agencies as banks and bond houses. An annual contributions contract was also made whereby the USHA agreed to assist annually in the amount of 3.5 per cent of the actual development cost and not to exceed \$57,680, to maintain the low-rent status of the project. The required amount of the local annual contributions will be in the form of tax exemption pursuant to authority granted by the Ohio State Enabling Act. With the signing of these contracts, architects, negotiators, and all others concerned with the development of the project were authorized to proceed at once. At the present time approximately 13 per cent of the parcels are under option and the architects are proceeding with the job program. The

local city government has entered into a formal agreement with the local Authority concerning such matters as the equivalent elimination features of the project.

The public has been kept informed of the progress of the project and its objectives through regular news channels and speeches before various organizations. Occasionally important discussions take place with city administrators and county commissioners regarding progress. The only publication prepared by the Authority to date is the annual report to the Ohio State Housing Board.

The Authority has been somewhat handicapped in carrying out its program by the fact that neither its members nor its Director were especially familiar with the problems involved in the development of a housing project. It has therefore been necessary to proceed slowly with the program. It is felt that some of the delay in getting the program under way has been due to a lack of understanding of the procedure required by the United States Housing Authority.

The major obstacle to the housing program at the moment lies in finding a way to obtain the land required for the project without recourse to condemnation. A large number of owners are living on site properties and, while they agree that the prices which are offered are fair and reasonable, they are reluctant to give up their homes. It is believed, however, that this particular obstacle will be overcome when the merits of the program are explained to these individuals in greater detail. The Authority is at present considering ways and means of bringing up to date the real property inventory which was made in 1934. Also, additional earmarkings have been requested from USHA for the purpose of constructing additional white units and a small Negro project.

OREGON

Portland

The Oregon Commonwealth Federation reports that the question of establishing a housing authority in Portland was put to a vote of the people in November and was defeated by 33,676 votes, or a two to one majority. Several groups, however, are very active in sponsoring the housing movement, the major one being the League of Women Voters.

The League has recently proposed a resolution urging a technically competent investigation of housing in the city through a real property survey. They are also urging the City Council and the Bureau of Health to provide at once a corps of inspectors adequate for an annual inspection of all multiple dwellings of the city and the enforcement of the ordinances pertaining thereto.

PENNSYLVANIA

The Pennsylvania Housing and Town Planning Association, as recounted in the last *Yearbook*, is financed entirely through subscriptions from individuals interested in raising housing standards. During the past year there has been a lessening of support, owing to the growing impression that housing is now so much a function of government that support of unofficial agencies should be discontinued. Sufficient funds are available, however, to maintain an office and a staff of two persons.

As a matter of fact, the demands upon the Association for its services by both official and unofficial groups have greatly increased. Active campaigns of the Association in Scranton, Chester, Delaware County, York, Lancaster, Pottsville, Montgomery County, and other communities throughout the state have resulted in the establishment of a number of local housing authorities. Work has been conducted chiefly through educational campaigns directed to the stimulation of local groups to initiate housing programs for their communities through the appointment of housing authorities.

The chief obstacle to the creation of these local housing authorities in cities and counties of the third class has been the provision in the State Housing Authorities Law which empowers the governor to appoint a majority of the members to a local authority. Also, the emphasis upon open-area projects as the starting point of a local program has raised violent opposition among real estate interests, and several cities having slum clearance projects tentatively approved under PWA, with the wholehearted approval of local groups, are now faced with withdrawal of support which threatens the entire future program. This situation is especially true in Chester.

Many communities also question the need of rehousing the income groups eligible to occupy USHA-financed projects. The criticism is made that although substandard houses are demolished under the equivalent demolition requirements of the Wagner-Steagall Act, a majority of the families dehousing are ineligible because of insufficient income for occupancy of the new units. It is felt that the seriousness of their situation is intensified.

The earlier policy of USHA to discourage acceptance of relief clients and WPA workers for occupancy also created intense controversy. In one industrial city in Pennsylvania 45 per cent of the families renting their homes were either on relief or dependent upon WPA for their livelihood. Their homes were to be destroyed, but no provision was being made to rehouse them. The realtors' attitude toward even the

modified policy of USHA is that private owners have carried the burden of relief through the depression, and that the time has come when they can no longer contribute to the provision of shelter to families unable to pay reasonable rental for their dwellings. They feel that the provision of shelter for such families should be the responsibility of the communities and that some plan should be developed to relieve their distress.

Private investors feel that the present program puts tenants able to pay a fair rental into government subsidized, tax-free dwellings, and leaves the destitute still the problem of the private owners. Such a course, they hold, intensifies the slum problem. Individual property owners are compelled to accept as tenants an income group unable to pay a reasonable rental, and as a result it is impossible to maintain properties and they tend to become slums.

The Association is prepared to cooperate with any local housing authority in an advisory capacity in the development of its program. It is also prepared to discuss and explain various provisions of the present federal program to interested groups, and to assist individuals, agencies, and municipalities throughout the state in the preparation and direction of their local programs.

Allentown

Work is about to begin on the biggest building operation in the history of Lehigh Valley, the Hanover Acres low-rent housing development in Allentown's Fourteenth Ward.

In February 1939, six representatives of the local Authority visited Washington to confer with representatives of USHA. The conference cleared the way for the formal awarding of the general construction, heating, plumbing, and electrical contracts. These contracts will aggregate \$1,086,560. A conservative estimate of expenditures for labor places the figure at \$442,400 during 365 calendar days, the period in which this work will be carried on. It is estimated that the development will use 527,000 man-hours of labor, which means that an average of 250 men per day will be employed in the heavy building industries over a period of one year. At the present time grading work is nearing completion and the laying of water mains and other pipes is about to begin.

The 14 parcels of land which constitute the Hanover Acres site contain slightly over 40 acres. Eminent domain proceedings were instituted to arrive at the purchase price which was set at \$40,260 for all parcels. Slightly over 18 acres are being graded to be used as the building site, including space for playgrounds.

Dwelling units will be two stories high and will be built in rows of seven, eight, and ten units. Each will have a front lawn and a rear yard, and every room will have outside windows. Of the 322 units which the project will provide, 22 will contain 3 rooms, 42 will consist of 4 rooms, 142 will have 4.5 rooms, 58 will have 5 rooms, and 58 will consist of 6 rooms.

Organized labor and other groups have cooperated fully with the Authority.

Harrisburg

The Harrisburg Housing Authority was established in March 1938, following a declaration of need by the City Council made at the instance of the Harrisburg Housing Association. The Association assembled data from private and some public sources to support the declaration of need by the city officials. The attitude of the city administration was one of willing cooperation provided the plan advanced gave promise of solving local problems.

As public housing was untried in the city, the Authority limited its request for support from the city to contributions for essential operations. These contributions took such forms as office space, equipment, stationery, and incidental expenses, the total of which amounted to \$1,000 by the end of 1938. An application was also made to the city for a monetary contribution to institute a real property survey. For this purpose the city contributed \$1,395.

The personnel used by the Authority, retained on a contingent basis, consists of an Executive Director, a secretary-bookkeeper, and a legal counsel. Consultant service has been obtained from the local Associated Architects, two surveyors, a landscape architect, a utility engineer, two appraisers, and two option-takers. A total of 87 WPA workers are employed on the real property survey.

The Authority has a current earmarking of \$1,500,000, but is asking for a USHA loan contract based on a total estimated development cost of \$2,049,000. A local concern has made a standing offer to take the entire issue of local-share bonds when they are issued. Local contributions are being provided through contract with the city to exempt the projects from local taxes.

The present program contemplates two developments in one housing project, one for Negro and one for white families. Each development is to consist of 200 dwelling units. The Authority anticipates that the loan application covering both developments will be approved by USHA during February. The Authority proposes to advance the Negro development first, and follow immediately with the other development.

It is estimated that it will require approximately 18 months from the date of the loan contract approval to complete the first project and that the second project will be completed 6 months later. As the Authority already possesses options on all parcels within the two proposed sites, it expects to be able to start building operations during the summer.

Educational work carried on in the interests of housing has consisted of addresses before local groups, particularly influential civic organizations such as the Real Estate Board, the Regional Planning Committee, the Civic Club, and the Chamber of Commerce. The results of this educational work have been a general agreement and willingness to see the housing experiment tried in the local community. The city administration has cooperated sufficiently to enable the program to advance, but has retained a wholesome degree of skepticism regarding the attainment of all of those things promised by the more assertive proponents of public housing.

The Authority has cooperated with the City Planning Commission and the Regional Planning Committee, and has aided in the fulfillment of a program of city improvements which was set up as much as 20 years ago by these agencies.

Plans for the immediate future are confined to the construction of the proposed low-rent projects as quickly as possible. Because of the city housing shortage, the Authority believes that any other plans must be dependent upon making these additional dwelling units available. The most important problem of the Authority lies in planning the many details essential to maturing a housing program under USHA in a conservative city so that the end result is housing and not arguments.

McKeesport

The past year has seen local USHA earmarkings increased from \$900,000 to \$1,089,000, on the basis of which the local Authority has submitted its application for a loan contract. Approval of this application is expected within the next several weeks, and it is anticipated that bids can be advertised and construction started by June 1. The Authority already has an option to purchase the proposed 40-acre site for the sum of \$75,000.

The staff of the Authority consists of a Director, a legal counsel, and an office secretary. A firm of architects has been retained for the necessary planning work.

Philadelphia

No new activities were undertaken by the Philadelphia Housing Authority in the past year, but considerable progress has been made on activities in process and reported in the last *Yearbook*.

Under the USHA program the Authority has obtained earmarkings of \$32,000,000, of which \$16,630,000 is now covered by loan contracts which will provide for the construction of three low-rent projects to contain a total of approximately 2,896 dwelling units. The Board of City Trusts, an organization created to administer funds left in trust to the city, has agreed to purchase \$2,000,000 worth of Authority bonds.

Under terms of an agreement made with the city, the Authority will make fixed payments in lieu of taxes. These payments have been computed on a per-room basis and are less than 2.5 per cent of shelter rent. Local annual contributions will amount to about 60 per cent of USHA annual contributions.

As of January 1, 1939, land acquisition for the first two projects had advanced through the appraisal stage. Since then optioning has been completed, and settlement will be concluded by March 1. The third project, which involves nearly 700 parcels in a slum neighborhood, is in the appraisal stage, but optioning will undoubtedly begin by the middle of March. Final plans for the first project have now been approved, and construction contracts are expected to be awarded by April 1, 1939. The job program has been prepared for the second project and award of contract is scheduled for about May 1, 1939.

The Authority is now completing a loan application for an additional project of 950 dwelling units and expects within the next month to prepare another application for 2,000 more units. This action will exhaust the funds now earmarked for the city.

Another activity of the Authority has been the operation of the PWA Hill Creek project, the leasing of which was reported last year. This 258-unit project has been operated on a regular monthly management payroll of \$1,438. As of January 1, 1939, only 1.9 per cent of the project was vacant, and rental delinquencies amounted to \$298. The lease on this project expires on December 31, 1939.

A staff of 25 full-time employees is maintained by the Authority to carry out its various functions. Three architectural groups have been employed under the usual USHA contract form to perform architectural work on the first two projects under the direction of the Director of the Technical Board. The Authority has at present no WPA personnel, but it contemplates sponsoring a WPA project to study vacancies, new construction, incomes, and to bring the 1934 real property inventory up to date.

The Board of Public Education has provided 5,522 square feet of free office space at an estimated cost of \$10,000 per year. Appropriations of \$43,000 for preliminary operating expenses have been received from the City Council.

A complete educational program is in process of development. The Authority has had a good press and excellent cooperation from civic, social, and labor organizations. The city administration has cooperated in every phase of the program, and the City Council has passed all needed ordinances with a minimum of delay.

The Pennsylvania School of Social Work, an affiliate of the University of Pennsylvania, is now conducting an orientation course in housing which will probably lead to a training course in the fall. The present course is sponsored by the Authority which was instrumental in persuading the school to undertake the program. Administrator Straus and several members of the USHA staff are scheduled as lecturers.

The Philadelphia Housing Association, whose basic membership is made up of delegates from 59 of the city's social and welfare agencies, has continued the many activities which were reported in both the 1937 and 1938 *Yearbooks*. Its 1938 budget was slightly over \$20,000.

During 1938 the Association was in constant cooperation with the local Housing Authority on various aspects of its work. The Chairman and two others of the five members of the Authority's Site Selection Committee are also members of the Board of Directors of the Association.

The Association also works closely with the Housing Conference Committee whose membership is composed of 15 housing organizations. This Committee works from the office of the Association and has as a primary function assistance in the determination of housing policies in the fields of law enforcement, legislation, administration, and management of semi-philanthropic housing projects.

The activities of the Octavia Hill Association, Inc., of Philadelphia during 1938 have been essentially the same as previously reported, namely, the management of its own rental properties and those of various private owners. A staff of seven is employed.

The properties of the Association consist of 248 buildings, both single-family dwellings and apartments, which provide accommodations for 298 families. As an agent of the owners, the Association undertakes the management of buildings, largely apartment houses, which accommodate 388 families. The charge for this service is 7.5 per cent of the rents collected, the service including careful supervision of the condition of the buildings in the interest of the owner. In the words of the Association, "The greatest difference between the work of the Association and that of the usual real estate agent is the cordial relation with the tenants which is maintained through our friendly women rent collectors."

With the present shortage of decent housing within the rental range

of \$10 to \$20 per month, the Octavia Hill Association offers housing service that is sorely needed to fill the great gap between the commercial slums of the past and the subsidized public housing of the present and future.

Pittsburgh

During the greater part of 1938, the Housing Authority of the City of Pittsburgh employed a skeleton staff for initial planning work, but by the end of the year the local program had progressed to the point where additional employees were needed to carry on the necessary work. The Authority now maintains a staff organized into five divisions to represent the various phases of development planning. Each of these divisions has two employees, with the exception of the Comptroller's division which requires the services of only one person.

On March 12, 1938, the City Council lent the Authority \$40,000 for administrative and overhead expenses, to be repaid to the city one year from the date of the agreement.

The first two local projects to be approved by USHA, under a \$6,746,000 loan contract executed on June 10, 1938, have been named Bedford Dwellings and Terrace Village. The projects will consist mainly of apartments, with a small scattering of two-story row houses. There will be a variety of 3-, 4.5-, and 5.5-room units. Bedford Dwellings will provide 420 dwelling units, and will be constructed on a 20-acre site. Terrace Village will provide 825 units, and will be constructed on a 40-acre site.

On November 19, 1938, a loan contract was entered into between the Authority and USHA for a third project. This loan contract for \$9,877,000 will provide for the construction of the largest development planned in the United States during the past year. It will be located on a 100-acre site on Goat and Gazzum Hills and, when completed, will provide 1,750 low-rent dwelling units.

The Authority has developed plans for the erection of three additional projects to be located in substandard areas of the north and south sides of the city. On the north side, one proposed project calls for the erection of 300 dwelling units. One south-side project plan contemplates 850 dwelling units, and a second calls for some 500 units. The total cost of these projects will be about \$10,000,000. An earmarking for this amount was requested in September 1938 but was temporarily denied by USHA, owing to the fact that the 1937 federal appropriation of \$800,000,000 had been completely exhausted.

On June 21, 1938, the Authority began optioning of land for the Bedford Dwellings project. This optioning covered a period of about

two months, during which time some 118 parcels of land were secured. The Terrace Village optioning required a slightly longer time. On both of these sites a very small amount of condemnation was necessary. In the first area 18 individual parcels were condemned, and in the second area 15 parcels were condemned. By the end of 1938, all payments for land had been completed on Bedford Dwellings with the exception of condemnation court cases. At the same time, about 75 per cent of the Terrace Village site had been paid for with title transferred to the Authority.

Some three months were required to relocate the families from the Bedford site. Of the 160 families removed, 83 per cent were Negroes. The relocation of families from the Terrace Village site was begun during the early part of December, with complete removal expected by the end of February 1939.

The Pittsburgh housing program has received practically unanimous endorsement from the local press, district publications, and certain foreign language weeklies. A series of articles on public housing has been used by practically every leading publication in the district. Numerous radio programs have also been given on all of the outstanding housing events of the year, including the site visit of the USHA Administrator.

The support of the various local civic organizations has been as unanimous as that of the press. The only objection has come from a small group of real estate men who have feared that the program was competing with private building. The attitude of organized labor, the city administration, and the Chamber of Commerce has been completely favorable. The Authority was instrumental in instituting programs on public housing in the city schools, and has also conducted numerous slum tours and given many lectures for the benefit of various organized groups.

The Authority's future activities will be concerned with completing its present building program, and continuing planning preparations for its proposed future developments. Tenant selection activities will not begin until September 1, 1939.

Because of the failure of the Community Fund to achieve its goal in the last local drive, the Pittsburgh Housing Association will carry on its work this year on a budget of approximately \$17,000, a reduction of about \$2,000 from last year's budget. Lack of finances will necessitate some curtailment of program, but by detailed planning which will probably involve coordination of some of the Association's functions with those of other local organizations working in the same or

parallel fields, it is hoped to maintain the general effectiveness of the agency.

As its basic activity the Association carries on a routine inspection service of much of the substandard housing in Pittsburgh and Allegheny County. This service constitutes a basis for collection of data and for securing official action on violations of building and sanitation regulations. Data gathered are used for general or specific interpretation purposes and are supplemented by studies in certain localities as occasion demands.

During the past year the staff of the Association provided more interpretative and educational services to the community than in any previous year. The staff has been in close touch with the Housing Authorities of McKeesport and Pittsburgh, to which the Association's Director has been consultant, and has devoted a considerable amount of time to the gathering of data necessary to the local public housing program. Several area surveys have been made, both in the city and in the county municipalities. One of these was successful in producing a large-scale private rehabilitation program in what had been one of the city's poorest residential sections.

In September 1938 the Association published "Housing in Pittsburgh, 1934-1937," which outlined its work and summarized certain local housing information for the period. Copies of this and other publications have been given wide distribution.

In the coming year it is planned to continue basic field work and pressure for enforcement of housing regulations, possibly to expand inspections in some city and county areas, to complete reports on rents, demolitions and other surveys, and to continue the Association's consultant relationship with two public housing authorities.

PUERTO RICO

The Puerto Rico Housing Authority was created by an act of the Puerto Rico Legislature on May 16, 1938, which authorized the Governor to appoint five commissioners to form the Authority. The Authority was formally established on August 30, 1938.

The primary function of the Authority is to develop projects for all those municipalities requesting such action. In addition to San Juan, Ponce, and Mayaguez, all three of which have their own local Authority, there are 73 municipalities in the Island. Sixty of these municipalities have already authorized the Authority to act for them.

Funds for the operation of the Authority in its preliminary and administrative work have been appropriated by the Insular Govern-

ment in the sum of \$30,000. The present staff includes an Executive Director-Secretary, four draftsmen, one clerk, three stenographers, and one messenger. There are also ten field investigators and one surveyor who are employed on a part-time basis.

The sum of \$8,000,000 has been earmarked for the Authority by USHA, but no loan or subsidy contracts have as yet been executed. Various projects are now in the planning stage.

All projects which the Authority may undertake will be exempt from every class of tax. The Insular Government will provide maintenance of streets, roads, and alleys in and leading to the projects, and also police and medical service. The municipal government will provide public lighting, street cleaning, garbage disposal, fire protection, sewer facilities where available, and water where pumping is not necessary. Most municipalities will also provide suitable land for the development of projects free of cost. It is estimated that the value of these contributions will be over \$1,000,000. To date there have been about ten sites offered for projects and about ten offers of cash to meet the local shares of loans.

All of the various city administrations, as well as consumer, labor, business, civic, and other groups have eagerly cooperated with the Authority in its plans and activities. The Authority is obligated by law to cooperate with all local housing authorities.

The Authority is engaged in the preparation of several projects in various small municipalities. It is estimated that a \$500,000 loan contract will be required for these projects. Considerable labor and time is required for the preparation of loan contracts as the Authority must group the applications of a number of small municipalities into large loan contracts.

Ponce

The Housing Authority of the Municipality of Ponce held its first organization meeting on September 2, 1938, following the resolution stipulating the need for such an authority adopted by the Municipal Assembly on July 7, 1938.

To date the Authority has been operating on \$3,000 donated by the municipality. The Municipal Assembly recently approved an ordinance authorizing a \$5,000 loan to the Authority, but this loan is not yet available because of the necessity for securing approval of the ordinance by the Puerto Rico Executive Council. The ordinance is now pending before that body.

The Authority currently employs a full-time staff consisting of an Executive Director, a legal adviser, a consulting engineer, two engi-

neers, an assistant engineer, a chief clerk, and an assistant clerk. Prior to January 20, 1939, only two clerks and an engineer were employed; the Chairman and the other Commissioners discharged the work of an executive director in the interests of economy, and also because of their personal knowledge of local slum conditions.

USHA earmarkings have been allocated in the amount of \$1,000,000, but no loan contracts have been executed.

The Authority is experiencing great difficulty in acquiring land, the primary obstacle being that a large part of the land owned by the Authority is not suitable as a project site. The immediate future must be concerned with solving this problem.

San Juan

The San Juan Housing Authority was established on October 13, 1938, following the adoption of legislation by the Puerto Rico Assembly which made possible the creation of such authorities.

Funds for the normal operating expenses of the Authority were advanced by the local government in the amount of \$25,000, without interest. Service contributions of preliminary work have been obtained from the Puerto Rico Reconstruction Administration and the Housing Inspection Division of the local municipal government.

The Authority currently employs a Secretary-Executive Director, an accountant, a chief clerk, and one architect and three associates.

Under a \$3,000,000 earmarking allocated to the city by USHA, the Authority is submitting a loan contract application for \$800,000 to be used in the construction of a 420-unit project. Preliminary data are now being secured for two additional projects to cost approximately \$1,000,000 each.

Building plans for the first project are now being drafted and site optioning is under way. All necessary cooperative agreements have been secured from the city administration, which has assisted the Authority in all phases of the program. The Department of the Interior and the Health Department have also given their full cooperation.

The need for a public housing program in San Juan is evidenced by the fact that 13,000 families in the city, having an average of 5.1 persons per family, are now living in slums. The primary difficulty which the Authority faces is to locate available land for large projects. It is practically nonexistent.

SOUTH CAROLINA

Columbia

The Columbia Housing Authority, which was established some five years ago, has a full-time staff of eight persons, including those em-

ployed in connection with the management of University Terrace. Personnel not connected with the management of this project is at present working on a contingent basis, to be paid when and if money for new projects is made available by USHA.

The original \$800,000 earmarking for Columbia was increased to \$1,500,000 early in 1938. This earmarking was more than taken up by a \$1,850,000 loan contract approved by USHA in September 1938. At the subsequent request of the local Authority, however, this contract was not executed.

The Authority has recently submitted substitute site locations to USHA for approval, and upon receipt of this approval plans to proceed immediately with the construction of its two proposed projects. One project will provide 200 dwelling units for white families, and the other will provide a like number for Negroes. Arrangements for local bonds have been made with a Columbia brokerage firm and cooperation agreements have been secured from the city.

Since April 1, 1938, the Authority has been operating the PWA-constructed University Terrace Project under lease from USHA. This project contains two sections, one for Negroes and one for white persons, with a total of 122 family dwelling units. From the date of lease to January 1, 1939, the total vacancy percentage was .006, and percentage of accounts receivable was .001.

Labor organizations, the Columbia Public Library, PWA, NYA, and other agencies have cooperated with the Authority.

The Authority has been handicapped by lack of funds. The approval by USHA of the present application will remedy this situation and the Authority can proceed to function on a more satisfactory basis.

TENNESSEE

Chattanooga

The Chattanooga Housing Authority was organized and the first meeting of the Board of Commissioners was held on June 15, 1938. The Authority was established as a result of the activity of the local Chamber of Commerce, all organized labor groups, and a group of interested citizens who constituted the Chattanooga Housing Council. The Council had been endeavoring for three years to have a federal project located in the community.

The first earmarking of USHA funds was announced on July 1, 1938, and the first loan contract was executed on November 14, 1938, in the amount of \$2,765,000. This contract makes possible the construction of a 500-dwelling-unit project to be known as College Hill. The slum site on which this project will be located was placed under

voluntary option in a period of seven weeks, ending December 15, 1938. The 419 dwellings which are to be demolished were held by 94 individual owners. It is expected that construction contracts will be let during May 1939.

The application for a second project involving 300 units, probably to be constructed on vacant land, was submitted to Washington on December 23, 1938. Early favorable action is anticipated.

Memphis

On April 1, 1938, the Memphis Housing Authority entered into a lease with USHA to operate the PWA-constructed Lauderdale Courts and Dixie Homes projects, the lease being for a period of one year. At this time the Authority obtained the services of a full-time Director.

Lauderdale Courts, which contains 449 apartments, and Dixie Homes, which contains 633 apartments, have been continuously occupied since April 1, 1938, with only an occasional vacancy which has immediately been filled. From April 1 to December 31, 1938, rent receipts for the combined projects totaled \$187,528, gross expenditures were \$130,361, and rent delinquencies were \$214.

Under funds earmarked for the city by USHA, the Authority has entered into a loan contract for \$5,541,000 to construct two additional housing projects consisting of 1,178 dwelling units. Surveys and neighborhood layout plans reveal that an additional 200 units could be added advantageously to the Negro project, and for this purpose another \$1,000,000 was earmarked by USHA in November 1938, making a grand total of \$7,095,100 to be used for better housing in the community.

On December 12, 1938, the Authority began securing options on properties for the first project site and for this purpose employed the services of 15 local real estate men. Six architectural firms, three engineering firms, and two firms of landscaping architects are engaged in developing plans for the project. It is estimated that 1,901,487 man-hours of direct labor will be used on the two projects, and 2,852,230 man-hours of indirect labor on manufactured products to be used in the projects.

Knoxville

During the month of December 1937, with a new city administration coming into office on January 1, 1938, a request for temporary funds from the City Council was made by the Knoxville Housing Authority. In March 1938, \$3,000 was appropriated as a loan to meet expenses. Steps were taken immediately to make application for a loan contract from USHA.

A loan application, made with the assistance of temporary personnel, was executed on May 20, 1938. The application provided for one project for Negroes and one project for white persons, to be developed at an approximate cost of \$2,780,000. Upon the receipt of a \$75,000 advance loan from USHA on September 14, 1938, a permanent personnel was set up and actual work of land acquisition and site surveying began. By February 1939 all property had been acquired for the white project and acquisition of the Negro site was 75 per cent complete. A contract for the demolition of existing substandard buildings on the Negro project site will be let during March, and it is hoped that a construction contract covering both white and Negro projects can be let during April. Four local banks and one bond brokerage concern have agreed to buy the local share of 10 per cent of the bonds of the Authority, and have indicated that they would handle bonds of any future proposed projects as well.

USHA has recently earmarked an additional \$1,000,000 for Knoxville and the Authority expects to make an application for a new Negro project in the near future.

Staff of the Authority consists of an Executive Director, an accountant, a planning engineer, a construction engineer, a tenant relations supervisor, an attorney, a clerk, and two stenographers. There are no part-time employees. An attorney and architects are employed on a fee basis.

On October 18, 1938, a suit under the Declaratory Judgments Law was instituted by the Authority in Chancery Court of Knox County to test the constitutionality of the Tennessee Housing Authorities Law and related acts. A demurrer was filed by the defendants, City of Knoxville, Knox County, State of Tennessee, and a property owner within the area of the College Homes Negro project. A favorable decision was obtained from the Chancellor on December 5, 1938, completely overruling the demurrer. The defendants perfected their appeal to the State Supreme Court on December 5, 1938. Briefs were filed on behalf of the Authority and the defendants, and the case was argued before the Supreme Court on December 15, 1938. On January 21, 1939, the Supreme Court handed down its opinion in which it held that the Tennessee Housing Authorities Law and related acts were constitutionally enacted, that the Knoxville Housing Authority had been legally organized, and that the legislature had constitutionally granted the Tennessee housing authorities tax exemption of their property and bonds and the power of eminent domain.

Another activity of the Authority was the sponsorship of a WPA real property survey which was inaugurated in October 1938. Approxi-

mately 40 WPA workers have been engaged in this work since its inception. Results will be used to determine the future housing needs of the city; partial results indicate that it will not be difficult to justify the need for expanding the present program.

The Authority has found it difficult to interest either of the two local newspapers in presenting the housing program, its objectives, or its anticipated benefits. This situation, however, is changing somewhat, and it is felt that if one project can be completed and the low-rent objective achieved, future expansion of the program will go along easily. The Negroes seem to be especially pleased with the prospects of the project that has been planned for them. The city administration has been very cordial, and has given the Authority complete cooperation in getting its two projects under way.

Nashville

The only activity of the Nashville Housing Authority during the past year was an unsuccessful application to USHA for an earmarking. As this application has been rejected by USHA, it does not appear that the Authority will be very active in the immediate future unless further funds are made available to USHA by Congress and a new application is submitted.

TEXAS

Corpus Christi

The Housing Authority of the City of Corpus Christi was established on April 4, 1938, through the efforts of its present Chairman and certain other individuals. After its establishment the Authority's proposed program received the indorsement of local labor organizations and other groups. From the beginning the city administration has been cooperative.

Preliminary financing of the Authority was accomplished by a \$2,500 loan from the city. Present operations are financed from USHA advance loans. Present full-time staff consists of an Executive Director, an auditor-accountant, a stenographer, and a construction superintendent. The Authority has also retained an attorney, architects, and engineers.

Under a USHA loan contract of \$1,721,000, the Authority is undertaking the construction of a project which will be divided into three parts: one for Latin-Americans, one for Anglo-Americans, and one for Negroes. At the time of writing 60 per cent of the land for the project had been placed under option. Letting of the construction contract for

the first part will take place during March. All arrangements for the local share of cost have been completed.

The Authority is currently engaged in making a movie of the local slum sections, the local beauty spots, and, for comparative purposes, a picture of the Dallas housing project and the activity carried on there. This picture will be used in conjunction with lectures to be given before civic clubs and various other groups. This and other activities have received local newspaper cooperation.

In addition to project activities, the Authority is working for the passage of proper city ordinances to regulate future housing for low-income groups.

Dallas

The Housing Authority of the City of Dallas was established March 17, 1938. The creation of the Authority can be credited to the efforts of a number of local civic organizations and public bodies. The Negro Chamber of Commerce gave major support to the program for slum clearance and low-rent housing, their interest being stimulated by the former PWA program. Under this program definite consideration had been given to the construction of a Negro project along with the present Cedar Springs Place project, but a drastic reduction in PWA expenditures made the Negro proposal impossible. Upon the passage of the Texas Housing Law, this group immediately set about to convince the municipal government that a housing authority was needed. Fortunately, the governing body of the city was very much in favor of a program such as that of USHA, and has continued to give its wholehearted cooperation. The City Health Department, the various social agencies, and certain individuals were also among the program's staunch supporters.

The Authority is making application to USHA for its first low-rent housing project, with an application for a loan of \$3,500,000 for the construction of 626 dwelling units. It is expected that the loan will be granted before March 1939. With the receipt of the loan contract the Authority will still have an unused earmarking of \$2,500,000. Several bond companies have indicated their intention to bid on the local share of bonds.

The PWA Cedar Springs Place project is still under the direct supervision of USHA, but the local Authority is considering its lease, or perhaps outright purchase.

Present staff of the Authority consists of two full-time employees, but preparations are being made to organize a permanent staff to consist,

in addition to the present Executive Director and stenographer, of an accountant, a technical director, assistants, and additional stenographers. None of these positions will be filled until an advance loan has been received from USHA.

Since its inception the Authority has been in close cooperation with other local authorities throughout the state, a number of whose representatives have visited the city to discuss common problems. Quarterly meetings of all the Texas Authorities are planned to give an opportunity for discussion of mutual problems.

The Authority plans to begin work immediately on the application for approximately 500 or 600 dwelling units for white families. It is convinced that there is an extensive market for low-rent housing that should be taken care of under the USHA program. In planning its future program the Authority will keep in mind the six slum areas which now exist in Dallas.

The chief problem confronting the Authority is the opposition of the Real Estate Board. It is felt, however, that this opposition springs from a lack of complete understanding of the program's objectives. The Authority feels very strongly that public housing should be carried on with the advice and help of the Board, and is confident that the cooperation and assistance of this group will be secured.

Fort Worth

The Housing Authority of the City of Fort Worth was formally established by resolution of the City Council on January 5, 1938, and on January 31, the Board of Commissioners was appointed by the Mayor. The initiative in the establishment of the Authority was taken by the Mayor in consultation with various business and civic organizations in the community.

Soon after its creation the Authority received a loan of \$1,000 from the city. This money, together with the cooperation received from all city departments, made possible the completion of a housing survey covering the entire city. The city also lent the assistance of one of its employees who prepared the formal loan contract application to USHA.

The USHA loan contract, with an annual subsidy contract, was executed on August 1, 1938. It provides funds in the amount of \$2,231,000 for the construction of 250 dwelling units for white families and a like number for Negroes. Since the execution of this contract, USHA has made sufficient advance loans to enable the Authority to carry on its program.

Approximately 53 per cent of the land required for the white project and 43 per cent of that required for the Negro project is now under option. According to the present schedule, detailed plans and specifications will be completed about March 1, and bids for actual construction will be received about April 1. This construction program will provide approximately 500 men with employment for a year.

The Authority now has an application pending with USHA for an additional earmarking of \$2,000,000 to be used in expanding the present construction program.

WASHINGTON

In May 1938, at the request of the Governor, the Washington State Planning Council and the State Department of Social Security selected a housing legislation committee. This committee consisted of seven persons drawn from all parts of the state, and had as its function the drafting of the housing legislation that is now pending in the state legislature. This enabling legislation follows for the most part that recommended by USHA, and has been fully approved by that agency. (Early in 1939 the legislation was passed and a Housing Authority was appointed in Seattle.—ED.)

Seattle

The Seattle Advisory Housing Commission was created in April 1938 by ordinance of the City Council. Commission members were appointed by the Mayor and approved by the Council.

The objective of the Commission was to prepare the documentary material establishing the eligibility of Seattle for United States Housing Act funds whenever the legislature should pass enabling legislation and permit the creation of a housing authority for the city. The Commission will cease to function as soon as the enabling legislation is passed and a local authority is created.

The major activity of the Commission has been the preparation of a rather extensive, if not exhaustive, report on the local housing problem. This report, which is in its final stages, follows the outline suggested by the National Association of Housing Officials. Educational activities have included numerous talks before various civic organizations, a series of 12 radio broadcasts, a housing course for the League of Women Voters, and the writing of articles for local papers and periodicals.

Various municipal departments have assisted the Commission in all of its activities and have made possible satisfactory performance of functions on a budget of only \$500.

WEST VIRGINIA

Charleston

During 1938 the Housing Authority of the City of Charleston obtained an earmarking of \$1,300,000 which, added to the \$1,200,000 allotted in 1937, makes a total earmarking of \$2,500,000.

In May 1938, an application was submitted to USHA for two projects, one to be known as Littlepage Terrace and another, as yet unnamed, to be located on Estill Street. Plans for the Littlepage Terrace project were completed and approved during the latter part of 1938 and it is expected that the construction contract will be let in April 1939. The project will consist of 170 dwelling units. It is to be constructed on a vacant site and will cost approximately \$700,000. The Estill Street project will contain approximately 334 units, and will be ready for letting of contracts in the near future.

WISCONSIN

Madison

A resolution for the creation of the Madison Housing Authority was introduced in Common Council during the spring of 1938, upon the suggestion primarily of industrial labor unions. The resolution was adopted on July 8, 1938, and a first organization meeting was held on September 6. The attitude of the city administration was not particularly enthusiastic, and no especial interest in the establishment of the Authority was shown by any civic, business, or other groups except the Community Union. The Community Union, the Madison Relief Commission, the Building Commissioner's office, and the City Board of Health have all cooperated, however, in the preliminary activities of the Authority.

The original resolution provided the sum of \$200 for the Authority's expenses. Since that time, however, \$1,000 has been appropriated by the Council to cover the city's share of a WPA housing survey, which is not yet under way. At present the Authority has no full-time employees.

Earmarkings of \$2,000,000 have been requested from USHA but none have been received to date.

Aside from the fact that there are no funds available as yet from USHA, the major problem in Madison is the definite housing shortage which makes it necessary to defer equivalent elimination until such time as the shortage has been relieved. About 1 per cent of local housing is vacant, and in the low-rent housing there are practically no vacancies. Obviously, sound housing policy would indicate that addi-

tional housing units should be constructed before an attempt is made to raise the standard of the housing facilities in Madison.

Milwaukee

The Board of Public Land Commissioners, together with the County Planning Department, is sponsoring a county-wide real property survey which has been approved and which it is hoped will be gotten under way in the near future. This survey should do much to provide accurate information on the local housing situation, and perhaps the resulting data will definitely convince the Common Council that the creation of a local housing authority is advisable.

PUBLIC HOUSING 1938-1939:

From Plans and Policy into Projects

NATHAN STRAUS

Administrator, United States Housing Authority

TO SUM up the first eighteen months of this movement we can only say: Public housing has "taken." More rapidly than any other major reform in our time, it has already assumed its place as a normal public responsibility within the administrative framework of both federal and local governments.

At the time of this writing (April 1939) the number of states in which communities are able to set up housing authorities empowered to borrow money from the United States Housing Authority has grown to 37 and is still on the increase. There are about 235 local authorities in existence, with more being set up from day to day. All available funds have been parceled out among 154 of these authorities in the form of earmarkings and loan contracts; and new commitments will be possible when additional funds become available for loans and contributions. Many new authorities and four whole states which have just passed enabling legislation (Arizona, Idaho, New Mexico, and Washington), are thus temporarily prevented from moving ahead.

Although most local housing authorities with USHA commitments feel that they will be able only to scratch the surface of their local housing problems with the small funds at their disposal, they also realize that the first USHA-aided projects will lay the foundation for a more ambitious program in the future. Accordingly, they are planning their projects with painstaking care and trying to avoid mistakes that might be to their disadvantage in the future. At the same time they are trying to combine speed with caution. Demolition is already going on all over the country. The first 18 projects are already well under construction. By the end of the year, ground will be broken for about half of the projects to be built with present funds. Tenants will be living in the first group of projects in Austin, Jacksonville, Buffalo, and New York, by July of this year.

As a result of all this activity general public interest is quickening. People are intensely eager to know just what is happening in the low-rent public housing movement. Whenever any of the USHA officials visit local communities where housing activity is under way, they are

besieged with intelligent questions about the activities of the USHA and the local authorities.

Because they go straight to the heart of the housing program, a few of these questions are asked again and again. In presenting our answers to such typical questions, I believe that we will be describing the important characteristics of the low-rent public housing program as it stands today.

ARE THE RENTS LOW ENOUGH?

This is the most fundamental question that can be asked about the public housing program. Without low rents it will be impossible to rehouse families who have been living in the slums. From the day when the United States Housing Authority was first established, therefore, the achievement of low rents has been the main goal of both the USHA and the local housing authorities.

It is difficult to estimate rents in advance. By the time an estimate is completed, new methods of reducing rents are usually found and a new estimate is in order. Thus, every new group of loan contracts generally shows lower rents than previous loan contracts. Original rent estimates are constantly being revised downward. (At the present time rents for these projects listed in the USHA annual report average 20 per cent lower than rents stated therein.)

As an example of how the local housing authorities are achieving progressively lower rents, consider the following: For 35 of the first 140 projects—or 25 per cent—shelter rents per room per month were originally estimated at \$3 and less, while of the 44 latest projects (at the time of writing) for which loan contracts have been signed, 26 projects—or about 60 per cent—estimate shelter rent per room at \$3 and less. There is good reason to believe that in the next projects to be placed under loan contract there will be an even greater proportion of projects with room rents at this low level.

Six months ago we estimated that the highest shelter rent per room in any USHA-aided project would be a little over \$5. One or two months ago we realized that the highest possible room rent would be just \$5 flat and that there would be only two projects in the country with room rents that high. Today, we find that there will probably not be one project in the country with shelter rents per room as high as \$5!

The general income group to be served by the USHA-aided projects will be those families earning from about \$400 to \$1,100 a year—in other words, the nation's lowest urban income group. In each region it has been clearly demonstrated, by analysis of field surveys, that

projects will be tenanted solely by families in the lowest third income group, now living in substandard housing. Rents are being established at the point which will reach the *maximum* number of such families. Projects will be within reach not only of the lowest-paid workers in private industry but also of workers on WPA. In many cities they will be within reach of families on home relief.

Although the rents used in the above discussion are shelter rents only and do not include the cost of utilities, it must be understood that utility costs in USHA-aided projects are also very low. All utilities are planned in a scientific manner. Wherever possible, agreements are negotiated with the utility companies to supply electricity, gas, and water at wholesale rates. (In almost every case they will thus cost the tenants less than they have been accustomed to pay for utilities.) The gross rents charged in USHA-aided projects will still be low enough for the pocketbooks of families earning from \$400 to \$1,100 a year.

ARE THE COSTS LOW ENOUGH?

Everyone is interested in construction costs. Those who appreciate the tremendous size of the slum problem want to know if as many dwellings as possible are being built with the available funds. Those engaged in the private building industry want to learn of new methods whereby costs and rents can be reduced in private residential construction.

Both the estimated costs of the projects under loan contract and the actual costs of those projects on which construction contracts have been signed proved that construction costs under the USHA program will always be as low as costs in private construction and often very much lower. With respect to the first 140 USHA-aided projects covered by loan contracts, the estimated net construction cost (excluding architectural fees, overhead, carrying charges, equipment, land and non-dwelling facilities) of dwellings per unit averaged \$3,087. These projects are located in 75 localities in 22 states. According to the figures gathered by the Bureau of Labor Statistics (including the same items), the average net construction cost of residential buildings in 71 of these communities (for which figures were available) was \$3,685. Thus the cost of USHA-aided projects averaged \$598 less per dwelling unit than the comparable construction cost of privately erected dwellings in an almost identical list of cities. Naturally, the comparison would favor USHA-aided projects even more if the Bureau of Labor Statistics' figures included only those privately erected dwellings which—as are all projects under the USHA program—are built with fair labor standards and are so soundly constructed that they will last for 60 years.

The actual costs of certain individual projects deserve mention. In Austin, Texas, for instance, the net construction cost of one of the local projects is as low as \$2,174 per dwelling unit. In the North, New York's Queensbridge project is being constructed on such an economical basis that net construction costs are only \$2,743 per dwelling unit. Progress already made in analyzing human needs and transforming this knowledge into the design and construction of "minimum standard" homes indicates that even many northern cities will now be able to achieve net construction costs of \$2,200 per dwelling unit and lower.

There are many factors which have helped the local housing authorities to bring down costs. All projects are simply and economically designed. Construction is always on a large scale. Money-saving techniques and materials are used. Since all contracts are awarded only after public advertisement, competition among contractors is keen. All projects are constructed on a decentralized basis, in accordance with local code and custom and by men who are familiar with local materials and costs. Agreements with the building trades unions have helped to assure construction according to schedule and have thus eliminated a risk which contractors would otherwise figure upon in drawing up their bids.

As everyone knows, there are other costs which enter into the total cost of low-rent housing projects over and above the net construction cost. But these are kept to a minimum. Every effort is made to obtain low-cost land, whether vacant or slum. The average estimated site-cost (including slum buildings to be torn down) for all U.S.H.A.-aided projects is only about 32 cents per square foot, even though more than half the projects are on slum sites. The cost of non-dwelling facilities is kept as low as sound neighborhood planning permits. Fortunately, economical street layout makes also for increased privacy, quiet, and recreational space. Where large playgrounds serving more than the project are needed, cities are encouraged to provide these themselves, as part of their broad planning programs. Central heating and other services, costly to maintain as well as to build, are discouraged in favor of tenant-maintained facilities.

Public housing, however, includes two costs which practically never enter into the cost of a privately built development, no matter how ambitious it may be: the cost of excess land and of slum clearance. In many cases it is not only desirable but imperative to purchase land for future additions to housing projects. Otherwise, the price of adjacent sites needed for expansion would later become prohibitive. In still more cases, it is socially desirable that part of a local housing authority's funds go for housing sites which involve the purchase and demoli-

tion of substandard dwellings. By such demolition an authority is effecting a civic improvement which the private builder rarely performs. For reasons such as these the total development costs of public housing projects may sometimes seem to be greater than the total development costs of the cheapest privately erected dwellings. But this is only when the public housing dollar is expended to buy social benefits which are rarely if ever a part of the cost of a private building venture.

Naturally there is still much to be done with respect to costs. There is a fertile field for the development of new methods of cutting costs all the way down the line—net construction costs, slum clearance costs, land costs, site improvement costs, carrying charges, etc. But it is already evident that the local housing authorities and the USHA are today in the forefront of the movement to reduce housing costs and are showing the way toward new economies to the private construction industry.

WHAT IS THE COST OF ANNUAL CONTRIBUTIONS?

All funds borrowed by the local housing authorities from the USHA or from private investors are repaid with interest within a specified period. The only possible costs to the taxpayer are the annual contributions, which are granted by the federal and local governments as a means to guarantee low rents.

Because of legal and budgetary complications, no local governments are making their annual contributions in the form of cash. Local contributions invariably take the form of exempting the completed housing project from local real estate taxes.

There are two methods of calculating how much tax exemption costs a local government. The first is to find out how much of a reduction in a city's tax income is represented by tax exemption of a housing project. In most cases this reduction is exceedingly small. In no case is it comparable to the amount of theoretical taxes that would be collected from a project if it were, hypothetically, not tax exempt. The reduction can only be computed in terms of the taxes which were actually collected, directly or indirectly, in their former slum homes from the families who will move into the project. Because of the relatively low assessments and relatively high tax delinquencies which characterize all slum areas, this figure is only a fraction of the taxes that would be collected from a new project under the USHA program, were it not tax exempt. All available studies show that if eligible families moving into the new projects were required to pay full taxes as part of their rent, their tax bill would be about three times as great as formerly—a

fantastic figure, of course, which would obviously prevent any former slum dwellers from being able to pay the rents. It has been shown in the USHA pamphlet, *What the Housing Act Can Do For Your City*, that in a typical city of 200,000, tax exemption for a typical project of 400 units would deprive the city of 0.002 per cent of its annual tax revenue, *without* allowance for the delinquencies chronic in slum areas or the extra cost of public services in slum areas.

This matter of tax delinquencies in slum areas is itself worthy of very sober consideration before judgment is passed on the actual cost of the housing program to cities. All the above figures relate only to taxes *levied*. If delinquencies had been considered and if only *collected* taxes were taken into account, the figures would be even more dramatic. Indeed, many sites, both slum and vacant, now being acquired by local authorities for housing projects show tax delinquencies of more than a full year. These tax arrears are, incidentally, paid to the city by the local authority when it acquires title.

The second method of calculating how much tax exemption costs a local government is to compare the cost of municipal services for a housing project with the cost of such services for the slum dwellings from which the tenant families moved. The cost of a few services—such as the supplying of educational facilities—remains the same. But the amount of other services is drastically reduced. Garbage and ash collection, if needed at all, is usually centralized instead of its being necessary to stop at every house. Fire protection is practically unnecessary. The cost of police and health services is drastically reduced.

But what is the cost of the annual federal contributions?

At the time of writing, such contributions are limited to \$28,000,000 a year. This is the maximum federal cost involved in the projects being built under the present program. (In actuality, at the present time, the outright cost is even less, owing to the very low interest rates at which the USHA is borrowing the funds which it loans to the local authorities, and the profit which thus accrues to the federal government on the loan transactions.)

I say "maximum" because it is highly probable that these contributions will be reduced over a period of years. Every decrease in maintenance costs and every increase in the monetary income of the lowest income group will make reductions possible without injuring the low-rent character of the projects.

But even without allowance for reductions, one can see that the cost to the taxpayer of the federal contributions will be very small indeed. Compare \$28,000,000 a year with the \$1,500,000,000 a year which from 1929 through 1936 constituted the annual federal and

state subsidy for highways. Compare it with the \$2,396,501,893 which constituted the total federal, state and local subsidy for education in 1935-36. Compare it with the \$126,000,000 which—according to the Department of Agriculture—constitutes the annual cost of the destruction caused by rats in our cities and towns!

HOW IS "EQUIVALENT ELIMINATION" WORKING OUT?

For all dwellings built with USHA aid, an equivalent number of substandard dwellings must be eliminated by means of demolition or repair. When a housing project is built upon a slum site, equivalent elimination is automatically taken care of before construction can begin. But what about vacant sites? Will the local housing authorities actually be able to secure the demolition or repair of substandard dwellings off the site of a housing project? This was the question asked, when the housing program first got under way, by many people who entertained legitimate doubts as to whether it could be accomplished.

Today, however, these doubts have been laid at rest. Before securing their loan contracts, local housing authorities have had the local governments agree to take care of such off-site elimination wherever necessary. Off-site elimination is actually being carried out well in advance of dead lines, as certificates regularly coming into our office attest. It is also evident that by effecting off-site demolition and repair local governments are exercising powers under existing city ordinances and health regulations which have long lain dormant in the majority of towns. Public housing thus paves the way toward more general enforcement of local building laws and thus raises the general standard of private housing in the community.

In some localities, of course, the general shortage of housing is so acute that large-scale demolition in advance of construction would be almost impossible. Local authorities in such localities usually start with a vacant site project, carry out off-site elimination gradually as feasible, and lay plans for slum clearance projects as the next step. A few authorities are forced to take advantage of the provision in the United States Housing Act allowing for postponement of equivalent elimination, because of a "serious shortage." This does not mean that equivalent elimination is ever abandoned. When a postponement is authorized a definite time limit is set. At the end of that time limit the local authority must either proceed with equivalent elimination or present convincing evidence in favor of another limited postponement.

The chief feature of the equivalent elimination provisions in the Act is their flexibility. They allow the local authorities to plan well-

balanced, well-integrated programs of construction upon vacant land and construction upon slum land. They allow full consideration of the various problems inherent in site selection—land costs, desirability of location, shortage, etc. As of December 31, 1938, more than 65,000 slum dwellings were scheduled for elimination under the USHA program and of this number about 39,000 were scheduled for off-site elimination.

IS THE HOUSING PROGRAM MEETING THE NEEDS OF DIFFERENT-SIZED COMMUNITIES IN DIFFERENT SECTIONS OF THE COUNTRY?

The 230-odd housing authorities in existence at the time of writing are scattered from one end of the country to another. There are authorities in the North, East, Southeast, Southwest, Midwest, West and Northwest. Naturally there is also a corresponding variation in the types of dwellings that are being planned. In a metropolis such as New York City, six-story elevator apartments are being built. (It is interesting to note, however, that the New York City Housing Authority is considering a project including detached houses.) At the other extreme, communities where apartment house construction is unheard of are building one- and two-story row houses, twin houses, and—in some cases—completely detached houses. This is the result of decentralization, a cardinal principle in the administration of the USHA program. Moreover, the climatic conditions in various sections also have had an important effect upon the type of project which is built.

Because the housing problem exists in practically all cities and towns, no matter what their population, the housing program is under way in communities of every size. Many smaller towns, such as Mount Hope, West Virginia, with a population of about 2,360, or Frankfort, Kentucky, with a population of about 11,000, already have loan contracts. More than 40 per cent of the cities with which we are working at the present time are under 50,000 population. As the program expands it is expected that more and more housing authorities will be set up in semi-rural communities, small towns, and counties.

WHAT IS THE RECORD OF THE PROJECTS BUILT BY THE PWA HOUSING DIVISION?

In the fall of 1937 the 51 PWA Housing Division projects—22 of which were uncompleted—were transferred to the newly established USHA. Since that time the uncompleted projects have been finished, the two Puerto Rican projects have been turned over to the Puerto Rico Reconstruction Finance Corporation, and 27 projects have been

leased to local housing authorities. In the near future the remaining 22 projects will also be leased to local authorities. In this way the PWA projects, although planned and constructed on a centralized basis, will be operated on a decentralized basis.

As of December 31, 1938, 43 PWA Housing Division projects had been available for occupancy for more than six months. Of the 18,249 dwelling units provided in these projects, 18,069—or 98.9 per cent of them—were occupied. More than half of the projects, however, were 100 per cent occupied. All projects had long waiting lists of eligible families.

Since the PWA Housing Division projects were all initiated under a different financial plan, adjustments have been made to bring the projects more into line with the financial plan upon which USHA-aided projects are being built. As a result, although rents in PWA projects are still considerably higher than in USHA-aided projects, important rent reductions have been effected. Every family living in a PWA Housing Division project has been carefully certified as coming from a substandard home.

Total rent arrears on all PWA Housing Division projects as of December 31, 1938, were less than six-tenths of one per cent. This record indicates in what a businesslike fashion the USHA-aided projects are operated.

IS DECENTRALIZATION PROVING SUCCESSFUL?

In drawing up the United States Housing Act Congress realized that a smoothly functioning, economical housing program must be organized on a decentralized basis. Accordingly, the Act allows the local housing authorities to assume the full burden of initiating, planning, building, and operating low-rent housing projects.

It would be absurd, however, to expect a wholly decentralized program to spring forth full-grown from the brow of Congress. Complete local responsibility, whether in housing or any other field, is the product of local experience. In public housing, as we all know, few if any localities had any experience whatsoever before the passage of the United States Housing Act. It would have been foolhardy, therefore, if the USHA had tried to begin its activities without establishing certain broad standards and working principles.

The approach to the problem has been practical. Local authorities have continuously been consulted in the development of policy and in the adaptation of the principles and conditions laid down by Congress to workable procedures. They have been given the assistance of USHA's technical and legal staffs in preparing applications for loan

contracts. (Some authorities have needed a large amount of such assistance. Others have been getting along very well with only a minimum amount of aid.) As a result, local authorities steadily grow more and more competent to work out their problems by themselves. The second project is a much easier undertaking than the first. It may not be long before the amount of detailed work devolving upon the USHA, preceding the careful review which will always be necessary, can be drastically reduced, so far as experienced and seasoned local authorities are concerned.

More thorough decentralization will depend upon a number of factors. Funds and training, for instance, are of basic importance. The full responsibility for handling the affairs of a large-scale enterprise such as public housing can be shouldered only by those local authorities in a position to hire well-trained, full-time staffs. This means that many local governments will have to supply additional funds for their housing authorities. It means that the schools and universities must adapt themselves to the necessity of training professional "housers."

But the most important factor of all is organized and enlightened public support. The degree to which a local authority can solve its problems in the most satisfactory manner is almost invariably dependent not only upon the degree to which the community as a whole appreciates the importance of public housing but on its acquaintance with the inner workings.

Perhaps the most encouraging sign on the housing horizon is the active interest being evidenced by business men's organizations, labor unions, civic organizations, women's clubs, and church organizations. The need for public housing is now well understood by the Man in the Street and the Woman in the Kitchen. It is now important to stress the "how" of the low-rent housing movement more than the "why." How can the lowest possible rents and costs be secured? How does a well-planned project differ from a poorly-planned project? When the Man in the Street and the Woman in the Home can answer questions such as these, then the program will be a "public enterprise" in the fullest sense, low-rent housing will be firmly and inextricably rooted in the thoughts and habits of the American people, and the days of the slums will indeed be numbered.

IN CONCLUSION

To many of you who chance to read this article, much of what I have said is an old story. I have written it down once more, brought it up to date, because I think it does no harm for us to review our position from time to time, the better to plan our course for the future.

But I do not want to close on a note of complacent satisfaction and general congratulations. The housing movement is still too young, and its forward steps are still too tentative, for us to allow ourselves the luxury of relaxed reminiscence or smug contemplation of deeds well done. Instead, I want to outline a resolution which I, as one earnest houser, propose to live up to in the coming year.

HOUSER'S RESOLUTION FOR THE COMING YEAR

Let's know exactly what we are doing, by making better city-wide surveys and using the resulting facts on rents, incomes, substandard housing, etc., to make a realistic market analysis in each community, which will establish a clear demarcation, related to real needs and possibilities, between the responsibility of the public housing program and the responsibility of private builders.

Let's develop long-term programs, related to the market and to all aspects of the city plan, so that our children can inherit a city that is both pleasant to live in and efficient to run, instead of a patchwork of hopeful but unrelated "improvements."

Let's make absolutely sure that the rents for each project are low enough to meet the needs of the families for whom the project is designed, by constant study and checking of the new material as it becomes available, because only in this way can the fundamental purposes of the program be achieved.

Let's get the costs lower, without resort to dubious "magic," and without compromise on essential standards, but through the tougher process which has already produced real results—namely, constant study and restudy of each of the thousand and one items which go into a housing project.

Let's build fresh, attractive housing projects, which demonstrate that the simplest and most inexpensive kind of construction, when combined with rational neighborhood planning, can result, *not* in something dreary though sanitary, but instead in real homes which please managers, tenants, and average citizens alike, and thus provide a much needed example to private enterprise.

Let's find and develop the right type of professional manager for these projects—men and women who combine hard-headed executive and business ability with tact and imagination and an understanding of the purposes of the program.

Let's utilize and build on our past experiences, by sharing them with each other through frank and open discussion, by critical analysis and publications, and by taking care not to do something in one particular way simply because we did it that way before.

Let's develop the right way to aid housing in villages and agricultural areas, through the mechanism established by Congress in the United States Housing Act.

Let's develop better public understanding, and encourage more effective public participation, never forgetting that low-rent housing and slum clearance must necessarily be a democratic enterprise in any community, that no successful long-term program can possibly be achieved without the informed support of the many different kinds of citizens who are vitally concerned.

FHA 1938 ACTIVITIES

STEWART McDONALD

Administrator, Federal Housing Administration

FEDERAL HOUSING ADMINISTRATION business for the year 1938 reached a total of approximately \$1,250,000,000, a fact which can be attributed not so much to improved business conditions as to the effectiveness of the February 1938 amendments to the National Housing Act. It is generally conceded that residential construction, for which the new FHA program provided a much needed stimulus, played an important role in the general business picture.

Including new business handled during 1938 under the amendments, the Federal Housing Administration had transacted business amounting to more than \$3,250,000,000 at the end of the year. This included more than \$2,408,000,000 in individual home mortgages selected for appraisal, \$733,000,000 in property improvement loans insured, and \$115,000,000 in rental housing mortgages accepted.

The amendment of Title II of the National Housing Act to permit the insurance of mortgages representing as much as 90 per cent of the appraised property value served to stimulate the interest of the public and the building industry in home buying and building, as evidenced by the submission during the year of mortgage applications totaling more than \$1,000,000,000. This represents an increase of 70 per cent over the \$590,000,000 in mortgages selected during 1937.

Commitments to insure mortgages issued during 1938 amounted to approximately \$650,000,000, an increase of 45 per cent over 1937. The effect of liberalizing provisions for insuring mortgages on small new houses is reflected in the increased percentage of FHA business falling in the new construction category. During 1937, approximately 56 per cent of mortgages accepted for insurance represented mortgages on new homes. During 1938, this percentage had increased to 70 per cent, a notable increase in view of the much larger volume of business being handled.

An analysis of mortgages accepted for insurance during the period April, May, and June, when the program was getting well into its stride, disclosed that 42 per cent of all mortgages accepted for insurance were made for from 81 to 90 per cent of the FHA valuation of the property. Of the *new* home mortgages accepted for insurance during the same period 67.9 per cent involved mortgages representing

between 81 and 90 per cent of the property value, indicating still further the effect of the February amendments. It is expected that an analysis of business transacted during the last half of the year would show an even greater proportion falling in the group of mortgages representing more than 80 per cent of FHA valuation of the property.

FARM MORTGAGE INSURANCE

In setting up its farm mortgage insurance program, the Federal Housing Administration has taken cognizance of the fact that its work is supplementary to that of various older farm real estate financing agencies. Because of the difficulty of determining where the greatest need for additional farm financing facilities lies, the FHA has proceeded slowly in putting the new program into effect. It would appear from past experience that the so-called "part-time" farmer, who is ineligible under certain farm financing programs, will find the FHA mortgage insurance program of special assistance.

RENTAL HOUSING PROGRAM

Amendments to the National Housing Act which clarified the details of the insurance of mortgages on large-scale rental developments have stimulated the construction of multi-family and group housing projects. At the end of twelve months of operation under the new amendments, the Administration had closed loans on 131 projects involving mortgages of \$61,200,000. In the previous three and a half years, the Administration had insured only 15 mortgages aggregating slightly more than \$15,000,000.

Aside from the greater volume of rental housing mortgage business being handled, the broadened scope of the program is indicated by the fact that prior to the amendments projects were in operation or under construction in only a dozen states. As of January 31, 1939, however, projects were under construction or in operation in twenty-nine states and the District of Columbia.

Marked progress was made during the year, also, toward the declared objective of the FHA's rental housing program—the encouragement of the construction of projects designed specifically for the moderate and lower income families. While it is true that many projects do not fall in the "low income" bracket, various factors point to the expansion of the program in this bracket.

Broadly, there are three types of projects. First are the large rental projects, to a greater or lesser degree patterned on the first projects constructed under the rental program—Colonial Village, Buckingham

Community, etc. Second are large and small groups of free-standing houses for sale or for rent, with mortgages insured under either Section 207 or Section 210 of the National Housing Act as amended in 1938. A third group can be classified as falling in the category of experimental projects for low-income families.

Illustrative of the progress in the past year in all three classifications are the following four projects started since the passage of amendments to the Act. Each of the four deserves particular mention because of technical or financial improvements which have resulted in reductions in the price of accommodations to the renter or home buyer.

Wyvernwood and Arlington Village. Illustrative of the greater interest in the construction of large-scale rental projects for families with moderate means are the Wyvernwood project in Los Angeles, California, and Arlington Village in Arlington, Virginia, two of the largest undertaken under the program. Rentals in both projects are well below those in other projects constructed on the same general pattern, and both were started in January, 1939.

The \$3,000,000 mortgage insured by the FHA on the Wyvernwood project is the largest single mortgage yet to be insured. The rental schedule for the 1,102 units calls for an average rent per room of \$8.75 per month, the lowest rental established for apartments providing accommodations of this type. The apartments are not served with central heating, a fact which makes it unwise to compare Wyvernwood rents with those in projects in other parts of the country. Despite this qualification, the Los Angeles project falls definitely in the group of modest rent projects which the FHA seeks to encourage.

A somewhat better example of the growing interest of sponsors in projects which provide better than average accommodations at low rentals is the new Arlington Village project. Constructed by the company which sponsored Colonial Village, the new project will rent for an average of \$10 per room per month, in contrast to the \$13 average rental established for Colonial Village, built several years ago.

The 650-unit project, financed with an FHA-insured mortgage of \$2,385,000, is similar in layout, design, construction, and general appearance to Colonial Village. The 50-acre tract will provide ample play space for tenants and their families and permit privacy, light, and air for all tenants. Low rentals are due not to lowering of standards of design and construction but to more efficient planning of the units and the construction schedule.

Colonial Village, Clairton, Pennsylvania. Chief among the projects

financed with the new release clause insured mortgage, which permits the sale of individual properties to home buyers, is the Colonial Village project, in Clairton, Pennsylvania, the first to be offered for insurance under Section 207 as amended. A \$1,314,000 venture providing for the construction of 300 houses, the Clairton project deserves mention for various reasons.

A demonstration of the fact that the application of improved techniques to the design and construction of homes can effect material savings, the project also illustrates the savings to be obtained through careful planning of every stage of the construction for the maximum use of labor and materials. It is interesting to note that by using standard floor plans, forty interchangeable elevations, and by the inclusion of certain prefabricated units such as closets, stairs, windows, and the like, the sponsoring company has been able to produce 5-room and 6-room houses at costs ranging from \$4,000 to \$5,225. Well designed and constructed, these houses have the definite advantage of requiring a relatively low upkeep.

While the cost of the structures is still too high to make home ownership feasible for many of Clairton's steel workers, the project marks a definite advance in home construction methods. The company sponsoring the Clairton project is already planning other projects, and expects, by carrying further the same principles, to bring the cost of homes constructed in succeeding projects within the reach of a far larger group of families.

Fort Wayne, Indiana, Housing Authority. The 50-unit experimental housing project undertaken by the Fort Wayne, Indiana, Housing Authority already has attracted nation-wide attention. Without advocating any particular type of construction or sponsorship, and without claiming that any single method of approach offers a solution of all current housing difficulties, the Federal Housing Administration believes that this project is of great interest as an experiment in improving housing standards and conditions of the low-income families. Cooperating with the Fort Wayne Housing Authority by insuring the \$45,000 mortgage on the project, the FHA has assisted in a project designed to offer a new approach to the solution of problems common to many communities in the country.

The National Health Survey published last year showed that a major percentage of all lower rental accommodations in cities throughout the country not only are in poor physical condition but also are overcrowded. Out of 26,000 shelter units in Fort Wayne, nearly 900 are without running water, 2,700 lack private indoor sanitary facilities,

and 4,600 lack bathing facilities. Overcrowding is prevalent among low-income families.

In the opinion of local welfare representatives, the solution of Fort Wayne's housing problem involves the replacement of existing substandard units with new units and the destruction of the older structures, as well as construction of additional housing units, particularly for families receiving rent relief. As welfare workers point out, the destruction of substandard units replaced by new structures, without additional building, would drive many families into worse quarters than those which they occupy at present.

The Fort Wayne project is an attempt to provide an additional number of good sanitary facilities to decrease overcrowding in existing substandard facilities. Replacement of the substandard units can then be accomplished without working a hardship on families which have "doubled up" in existing houses.

The selection of the single-family type of structure for this particular project was dictated by a number of considerations. Fort Wayne's substandard housing is of the shack variety, rather than the tenement house variety, a fact which contributed to but did not decide the issue. Other considerations were the presence of vacant lots located throughout the city, many in the section where the worst substandard housing existed, the availability of WPA labor, the desire to keep the amortization period on the mortgage as low as possible, etc.

A system of ply-wood box-beam panel construction was used in accordance with studies carried out by the United States Forest Products Laboratory, Madison, Wisconsin, and further developed by the Housing Research Department of Purdue University. Such a system permitted both low costs and the use of a large share of unskilled labor on the project.

Many vacant lots in slum sections of the city were available on the basis of an option-purchase contract which would enable the city to acquire lots for one dollar and still permit the former owner to reacquire the lots should he ever desire to use them.

Another factor contributing to the decision to construct small houses was the willingness of local lenders and the FHA to cooperate in making funds available. Three local lending agencies agreed to divide between themselves the \$45,000 mortgage needed to finance the building of the houses, with the FHA insuring the mortgage.

The construction of the 3-room houses has proceeded according to schedule, both in the matter of costs and in point of time required for erection of the structures. Properties completed already have been

rented at a rate of \$2.50 per week. Tenants were selected from those who did not have quarters with indoor sanitation and water. This method assured that families moving into the new houses were those in greatest need of better facilities.

The low rentals on the properties assure a large demand for accommodations at all times. Welfare agencies lend their assistance in the selection of tenants and in certain cases guarantee the payment of the tenant's rent. Adequate reserves against vacancy and depreciation will be established. The expected full occupancy of the houses at all times should permit the Housing Authority to retire the mortgage in advance of schedule.

FORECLOSURES AND LOSSES

As of December 31, 1938, the Mutual Mortgage Insurance Fund, constituting reserves against possible losses on individual home mortgages and large scale rental housing mortgages insured prior to February, 1938, stood at \$24,295,662. Against these assets, fixed liabilities totaling \$1,600,000 were outstanding. Included among the fixed liabilities were \$1,259,600 in debentures payable, \$111,300 in debentures authorized, and \$229,100 in claims for debentures pending. Net worth of the fund on December 31 was \$22,637,600.

As of the same date 435 of the 311,983 properties securing premium-paying home mortgages had been acquired by mortgagees and turned over to the Administrator. Of the properties acquired 232 had been sold, with a net charge against the fund of \$160,707. The remaining 203 properties were being held awaiting sale.

Total assets of the Housing Insurance Fund, covering projects insured under amended Sections 207 and 210, stood at \$1,530,640. There were no foreclosures or losses under these sections.

Gross losses under the Property Improvement Credit Plan amounted to \$19,239,536 on December 31. Cash collections and credits on repossessed properties at the date amounted to \$6,224,860, leaving a net of \$13,014,677 in claims unrecovered. Net losses now stand at 2.3 per cent in relation to the total value of loans insured.

INCOME AND EXPENSES

The Federal Housing Administration's income for the fiscal year ending June 30, 1940, will be approximately \$17,000,000, according to budget estimates. Operating expenses will be \$12,500,000.

Budget proposals placed before Congress recommended that \$9,000,000 of the expected income be used to offset expenses, leaving \$3,500,000 to be met through congressional appropriation by the RFC. The

balance of income would be added to the Mutual Mortgage and Housing Insurance Funds to meet possible future losses.

Income through appraisal fees, premium payments, and reinvestments of funds now averages about \$1,000,000 a month.

In regard to property standards and construction requirements, there has been continued improvement in planning and construction methods employed. With minimum construction requirements and localized property standards now in effect in every state in the country, fewer plans and specifications for properties to be constructed depart from FHA requirements. In general, it can be said that new structures exceed minimum standards.

It might be noted in this connection that during the last two years the FHA has been experimenting in several of its principal "volume" offices with an addition to its minimum construction requirements which requires use of grade-marked lumber in all newly constructed properties. The centers chosen for experiment are New York City; Jamaica, L. I.; Westchester County, New York; Arizona; New Jersey; and California—centers where the building industry can conveniently meet the requirements. The experiment has worked well and grade-marking requirements are being extended to other sections of the country as rapidly as facilities are made available for the marking and marketing of grade-marked lumber. In some sections, of course, lumber dealers and manufacturers still are not organized on a scale which will permit the immediate installation of grade marking regulations.

REVISION OF BUILDING CODES AND ZONING ORDINANCES ENCOURAGED

As in other years, the FHA has recommended the revamping of building codes now in effect in many cities, to permit the use of materials and methods and planning and construction techniques developed since such codes were drafted. Such innovations often offer the possibility of increased efficiency and economy in construction. The development of new materials and methods probably will proceed at a progressively rapid pace during coming years and building codes must eventually reflect these changes.

One particular example will illustrate the type of evolutionary change which must take place in the building codes of many cities. The economical planning of large-scale housing projects is hampered in many sections by unduly inflexible exit requirements in building codes. The purpose of any code is to establish criteria of planning and construction which will safeguard the life and health of the residents of the community. It is often true that efforts to check unsound

practices result in the formulation of unduly rigid requirements. In certain instances, the provisions of a building code appear to hamper the development of new and improved planning and construction techniques.

While considerable progress has been noted during the year in the planning of residential neighborhoods and the extension of protective features to these neighborhoods, difficulties still are present. Nearly 21 per cent of all cases involving new homes rejected by the FHA are rejected because of the character of the neighborhood. Approximately 19 per cent of all rejections arise out of neighborhood deficiencies.

Aside from a rather general need for the application of better planning and design techniques to the development of new residential neighborhoods, the following seem generally to be the most needed improvements in neighborhood control.

There is, of course, the ever present need for the establishment of additional planning authorities and the extension of the power of such authorities. The need for additional zoning ordinances for the large number of cities where properties still are without this protection also is obvious.

The FHA has noted within the last few years a number of specific changes which might be made in existing zoning ordinances. Present ordinances, for example, often fail to properly control family density per acre and thus permit overcrowding and other undesirable residential usages. Further, present provisions as to minimum lot sizes for individual homes permit, in many instances, the use of undesirably small lots. Restrictions which establish the minimum cost of structures in certain neighborhoods might well be modified to substitute or combine restrictions as to the minimum ground floor areas of dwellings in neighborhoods. The cost limit often acts as a deterrent to the development of certain desirable types of neighborhoods. Zoning and building ordinances also should encourage the use of varied set-back lines in residential neighborhoods.

Most zoning ordinances still permit the ribbon development of commercial areas along the main traffic arteries, sometimes allowing the construction of commercial buildings across the street from desirable residential properties. Rear lot lines, rather than center of the street lines, should ordinarily be used in delimiting all zoned districts if neighborhood stability is not to be endangered.

There is a growing realization that our most serious zoning difficulties may be eliminated if the percentage of areas allocated for different uses be revised in accordance with reasonable local needs.

Unbalanced allocations, evident in almost every zoning ordinance, can result only in a decline in property values in large sections of the city. In presenting a petition for the rezoning of certain commercial areas to residential use, the Planning Commission of Los Angeles recently pointed out that approximately 43 per cent of all commercially zoned properties in the city were either vacant or used for other purposes. Such conditions are found in every city. In a recent report on the zoning of New York City, it was said that 60 per cent of the citizens lived in areas not zoned for residential usage.

Another problem met by the FHA during recent years applies specifically to rental housing projects. Zoning ordinances generally reflect the old concept that apartment projects are a particular type of residential property, to be excluded from truly residential areas and placed in semi-commercial districts. Zoning ordinances that would force the grouping of garden type projects with 10-story elevator-type apartments covering practically the entire tract of land and having a family density of over 100 to the acre, would appear to be unrealistic. In many FHA insured projects, buildings cover only 25 per cent of the land and provide for a density of only 20 families to the acre. Buildings are of the 2-story type and provide excellent housing conditions.

There is much reason to consider the garden type of project as falling into a classification nearer to the single-family or row-house neighborhood than to the typical elevator apartment. The FHA has attempted to bring this distinction to the attention of zoning authorities.

RENTAL HOUSING RESEARCH

Recent interest in the construction of moderate and low rental projects, financed with private capital, is partly an outgrowth of the experience of various limited dividend companies which have operated such projects successfully over a period of years. Outstanding among these companies is the City and Suburban Homes Company of New York City, with an experience covering more than 40 years.

While a limited amount of information concerning these companies has been available for some time, no thorough analysis of their financial and operating experience has been available to the general public. Recently, therefore, the Federal Housing Administration's Economics and Statistics Division has undertaken a detailed study of the operating experience of the City and Suburban Homes Company.

The study will throw considerable light on the often-asked question of how far the past experience of limited dividend companies can serve as a guide for development of policies for low-rental projects

in the future. Of particular interest, in this respect, will be the chapter devoted to an analysis of the company's policies and practices developed over more than four decades. The financial and operating experience of fifteen ventures into the low-rent housing field will be examined thoroughly.

Aside from studies of limited dividend companies, the FHA has undertaken the compilation and analysis of material throwing light on the operating experience of apartment houses in various cities. The study of projects, while necessarily limited in scope owing to the lack of comparable data, has uncovered facts which should prove valuable to sponsoring companies in developing future projects. In general, the conclusions drawn from apartment house experience studies are similar, no matter what the city.

A third type of study which will be undertaken in the Economics and Statistics Division is one based on the operating experience of rental projects financed under the insured mortgage program. While these studies are only in a formative stage, they may well prove in the future a valuable source of information concerning rental housing projects, largely because of the uniformity of the data which will be available. One of the principal difficulties encountered in analyzing apartment house experience is the lack of uniformity in the accounting systems employed by operating companies. It has been extremely difficult, in the face of complete divergence between accounting methods employed by various companies, to arrive at figures which actually are comparable. In many cases, data collected for projects were entirely disregarded because of the inability of the analyst to establish a sound basis for comparison.

OTHER ECONOMIC STUDIES

Completing a four-year study of residential neighborhoods, the Economics and Statistics Division has recently sent to the press a monograph on *The Structure and Growth of Residential Neighborhoods in American Cities*. The study, one of the most ambitious efforts undertaken by the division, is designed to furnish tools for the analysis of American cities and to develop principles of general application that may be used in making an intelligent examination.

Using basic data gathered in the Real Property Inventories of the Department of Commerce, the division has devised techniques for studying the character of residential neighborhoods in a number of cities. Techniques also are suggested for use in studying the growth of cities and general trends in the expansion of various types of neighborhoods. The principles of urban growth and structure developed from

suggested techniques throw light on the causes of the present arrangement of urban land uses and residential neighborhoods. Seventy-four maps, charts, and illustrations and twenty-six tables will be included in the publication.

This study is only one of many being made by the FHA to fill the gaps in knowledge of the science of home mortgage lending. It will serve as a guide both to future studies and to the development of FHA insurance policies.

It is worthy of note that much of the work of the Economics and Statistics Division has been decentralized. During the last year an increasing number of the staff has been assigned to duty in the five zone operating offices of the Administration. It is felt that the gathering of essential data and closer observation of current market trends will be facilitated by the presence of housing analysts in various operating divisions of the country.

THE FEDERAL HOME LOAN BANK BOARD

JOHN H. FAHEY

Chairman, Federal Home Loan Bank Board

CREATED by the Congress in 1932, the Federal Home Loan Bank Board in the ensuing critical years was charged with the immediate responsibility of stabilizing a demoralized real estate market, the salvaging of hundreds of thousands of distressed citizens faced with the loss of their homes, and the task of bringing order to the home-financing field. Its permanent responsibility, however, was to provide American home owners and home seekers with the facilities for financing homes on an economical basis and to establish additional safeguards for investments in homes; to provide home-financing institutions with a credit reservoir which would best enable them to serve their purpose; and to extend their facilities to every section of the country—in general, to establish a sound financial structure so as better to house the nation's families of small and moderate means.

The latter task now is definitely before the Bank Board. All the problems brought by the depression have not been solved. A tremendous task remains in rehabilitating the individual home owners who suffered most in those disastrous years and in building a firm foundation for institutions shaken by a catastrophe they were powerless to avert. Nevertheless, nearly three-fourths of the million home owners who were threatened with foreclosure when the Home Owners' Loan Corporation was created today are on their way to debt-free home ownership, and thousands of others are being guided carefully toward the same goal; nearly 4,000 savings and loan associations and other home-financing institutions are firmly linked, through the Federal Home Loan Bank System, in the largest home mortgage credit system in the world; and the investors in nearly 2,100 of those institutions are protected through the Federal Savings and Loan Insurance Corporation. Not only have these accomplishments paved the way for a permanent program which will help meet the nation's housing needs, but the knowledge and experience gained in recent troubled years have clearly outlined both the problems which must be met and solved and have provided a basis on which to proceed toward their solution.

PRESSING NEED FOR CONSTRUCTION

There can be no argument as to the vital need for a revival in residential construction. Economists are agreed that such a revival would contribute much to general economic recovery. But wholly apart from the economic desirability of general industrial activity is the bald fact that a large share of the nation's citizenry, fully capable of paying for the shelter it could utilize, is inadequately housed. There has been a building lag since 1926. It is estimated that there is a potential demand for 1,500,000 to 3,000,000 new homes; 500,000 more will be needed annually for the next decade to meet normal housing requirements.

This poses the immediate question as to what steps are being taken to meet such a situation, why no concrete program has been evolved. There are five billions of dollars lying idle in savings institutions of the country. Unemployment figures testify to the availability as well as the plight of labor. The prospective home owner today is offered liberal, long-term, amortized loans at the lowest rates in the nation's history. There is, on the one hand, an overflowing pool of credit for economical home financing; on the other, irrefutable evidence that the average American family prefers a home. Yet it is estimated that only 356,000 housing units were built last year, about two-thirds of the number normally required, without even considering the accumulated demand for up to 3,000,000 additional units; only \$1,330,000,000 was used last year in the construction of new homes. The answer to this seeming anomaly is obvious: a disillusioned citizenry, just emerging from a depression which destroyed many traditionally sound values, seriously questions the costs and values of home ownership.

To restore the nation's confidence in home ownership has been and is one of the responsibilities of the Federal Home Loan Bank Board, in cooperation with all agencies concerned with housing. The Board, through the operations of the HOLC, was able to assist in halting the demoralization of the real estate market during the worst days of the depression and has helped toward a stabilization of that market. Through the Bank System, it has played a large part in the development of more favorable terms for borrowers, in addition to providing them with more ample credit. Through the Federal Savings and Loan Insurance Corporation, it has offered safety to investors and thereby again turned the flow of their funds into home financing institutions. But valuable as these achievements have been, they have not attained the ultimate goal—the more general and confident investment by the public in new homes.

The investing public's questions about the security of home ownership cannot easily be answered, but considerable progress has been made. HOLC operations have both accentuated the public's complaints and pointed to means of meeting them. Forced to recondition half of the million homes it refinanced before they could be considered sound security, the HOLC revealed the widespread evils and extent of shoddy construction in the small home field. It directed the spending of more than \$78,000,000 toward improving those homes and since has spent another \$45,000,000 to improve properties it was forced to acquire; its operations taught thousands of home owners besides its borrowers of the virtues of good construction and proper maintenance. It met other problems with policies which have had a tremendous and probably permanent influence. Realizing that "straight" short-term loans, which were hardly ever paid off, were partly responsible for the plight of home owners in times of difficulty, it replaced those loans with 15-year, amortized mortgages which were reduced with each monthly payment. It disposed of burdensome second mortgages, with their extortionate interest rates and fees, by including them in the refinanced first mortgages.

The influence of HOLC policies extended throughout the home-financing field. Savings and loan associations always had considered the long-term, amortized loan a better risk than the lump, short-term loan at a higher interest rate. With the lessons of the depression before them, and with HOLC's successful policies as a corrective example, the member lending institutions of the Bank System steadily encouraged this type of financing. And they began to demand, as essential security, better built houses on which they could safely make loans.

FEDERAL HOME BUILDING SERVICE PLAN

To further this goal, the Bank Board authorized the establishment of what is now known as the Federal Home Building Service Plan. It seeks the cooperation of all elements of the building industry—lending institutions, architects, materials manufacturers and dealers, contractors, and all associations concerned with housing—in providing better design and insisting on supervision of construction in the small home field. For the first time, it offers to progressive institutions a means of providing their clients with safeguards heretofore restricted to those of ample means—in addition to protecting their own interests and those of their investors.

The Board went a step further. Realizing that the value of a property is entirely dependent on that of surrounding properties, it

sought some means of halting the decline of neighborhoods which, passing into obsolescence, take a staggering toll of decline in property values from all major communities each year. It authorized a neighborhood rehabilitation program to study methods by which communities might halt both the encroachment of slums on sound residential areas and of blight from within the borders of those areas—a program to awaken communities to the necessity of their own protection and of giving prospective home owners a new sense of security in the permanent value of their investments.

These are concrete steps toward a revival of confidence in home ownership. The Board has not attempted to minimize past evils, but has attempted to correct those evils, and has accepted the corollary responsibility of convincing the public of the safety and values of future home ownership. Much remains to be done. The cost of new construction has risen more rapidly than rent; \$2,600,000,000 in a residential real estate “overhang”—properties foreclosed during the depression—still hamper financing institutions; old and clumsy real estate laws still hinder new construction in some states; heavy and unwarranted taxes on real estate still constitute a deterring burden. But the drop in foreclosures and the home mortgage debt, the declining interest rates and more liberal financing terms, the determination of progressive leaders in the housing field to produce better homes—these developments have resulted in marked progress and hold high promise for a more universal home ownership than the nation ever has known.

The detailed progress of the three agencies of the Bank Board—the Bank System, the Insurance Corporation and the HOLC—provide the best basis for forecasts of the future.

THE FEDERAL HOME LOAN BANK SYSTEM

Since the establishment of the Federal Home Loan Bank System, its twelve regional banks have advanced to its member home-financing institutions a total of \$487,141,872. Of this amount, \$81,958,000 was advanced during 1938. Advances outstanding aggregated nearly \$200,000,000 on December 31. These figures merely illustrate the credit reservoir which has been created for the institutions of the nation's mortgage banking structure. The full reserves at their disposal can be realized only when it is understood that, under the present setup, large additional funds are available any time the real estate market reaches the point where the potential American home-seeking public is ready to buy.

Moreover, home-financing facilities are now available in practically

every community in the United States. This came about through the establishment of federally chartered associations in communities where state chartered institutions either did not exist or were not equipped properly to serve the public's needs. The Federal Home Loan Bank System today is composed of both these federal chartered and state chartered institutions, cooperative banks, homestead associations, mutual savings banks and insurance companies.

The sharp decline in home building and financing in the early part of 1938 resulted in an adverse showing in the business activity of all savings and loan associations; loans dropped from \$896,579,000 to \$797,996,000. Loans by member institutions of the Bank System dropped about \$66,000,000, from \$686,000,000 to \$620,000,000. A swing upward was noted in December, however, when all savings and loan associations reported loans of \$63,934,000 as contrasted with \$60,000,000 in December 1937. The position of the Bank System's member institutions in the home-financing field is illustrated by the fact that state chartered associations in December loaned \$26,504,000 and federal chartered institutions \$25,019,000—a total of \$51,523,000 by members of the Bank System as compared with \$12,411,000 by other associations.

The primary lending functions of the Bank System are carried out through twelve regional Federal Home Loan Banks, located in metropolitan centers throughout the United States—New York City, Boston, Pittsburgh, Chicago, Los Angeles, Cincinnati, Indianapolis, Winston-Salem, N. C., Des Moines, Ia., Topeka, Kan., Little Rock, Ark., and Portland, Ore. To establish these banks, the U. S. Treasury was authorized to invest \$125,000,000; other funds were to be realized from the purchase of stock by member institutions of the System and the issuance of debentures. The percentage of stock owned by the member institutions has grown with each year; their holdings December 31 had reached \$37,971,125, over \$3,000,000 having been invested during 1938. The financial position of the banks has steadily grown stronger and their total resources now aggregate nearly \$284,000,000, with surplus and undivided profits of \$3,483,000. During their six years of operation, they have paid dividends of \$11,578,000, of which \$2,405,000 was paid out during the last year. The entire Bank System is, of course, self sustaining.

Five issues of debentures have been offered by the banks; all were quickly oversubscribed by the public. At the present time, about \$90,000,000 in consolidated debentures of the Bank System are outstanding. Not only do these Regional Banks serve as immediate credit reserves for their districts, but surplus funds from one region can

be transferred to meet a demand for funds in another region, assuring a liquid and mobile credit wherever needed.

There now are 1,357 federal chartered and 2,546 state chartered institutions in the Bank System. Approximately 700 of the federals were converted from state chartered institutions which saw an advantage in the national charter. The others are new institutions, many of which were aided in their early growth by the purchase of their shares by the Treasury and the HOLC. The Treasury still owns \$47,000,000 in such shares, the HOLC over \$215,000,000 in both federal and state chartered associations, on which they receive the regular dividends as they are earned. The growth of the federal chartered institutions has been particularly remarkable. They now have assets of \$1,310,710,000, or an increase of \$215,908,000 in 1938 alone.

All savings and loan associations in the Bank System invest their funds primarily in the financing of small homes. One phase of mortgage lending in which they pioneered—and which they and the HOLC are responsible for popularizing—is the so-called direct reduction or amortized loan. Under this type of mortgage, the borrower pays a stated sum regularly and with each payment reduces the principal of his mortgage; thus he knows when he signs his contract exactly when his loan should be liquidated and he should enjoy the debt-free ownership of his home. Not content alone with better methods of financing, an increasing number of the progressive institutions of the system are seeking to encourage better built homes, for the protection both of home seekers and of their own investors, by the adoption of the Federal Home Building Service Plan.

THE BUILDING SERVICE PLAN IN OPERATION

After more than two years of difficult negotiations in a chaotic field, there is reason to believe that the Plan is ready for broad expansion. With 400 new designs already contributed by 330 architects—the best collection of small home designs ever assembled—the American Institute of Architects has endorsed the program. The Producers' Council, representing the largest and most progressive materials manufacturers, has decided that the Plan represents the most progressive step yet taken to assure sound building in the small home field. A pattern for the development of the Plan has been successfully laid in several cities and, with recent authorization to extend its facilities to all institutions interested in home financing, it is hoped that 1939 will witness a broad acceptance of its principles.

Briefly, the Plan is intended to provide the home seeker with:

Sound financing counsel

A loan upon liberal terms consistent with his resources and financial responsibility

Competent architectural aid in designing his home

A structure suitable to his family needs, site, and neighborhood

Selection of a qualified contractor

Specification of proper materials and a check on those materials

Supervision of construction

A Certificate of Registration, stating that his home has been built under the Plan—thereby strengthening investment security and resale value

The need for the Federal Home Building Service Plan is obvious. At a time when practically all small homes are being financed over long periods, it gives the best possible security to the lender. And in a day when a critical home-buying public is demanding an assurance of sound values, it offers a suitable guarantee. The buyer, the lender, the builder, the investor, the community—all stand to gain by the high standards the program is aimed to establish and maintain.

THE FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION

Established less than five years ago, the Federal Savings and Loan Insurance Corporation today protects the savings accounts of 2,130,800 investors in thrift and home-financing institutions up to \$5,000 each. Nearly 2,100 member institutions of the Bank System, with assets of more than \$2,128,000,000, carry this insurance—a net increase of 218 associations, representing more than 455,000 investors and \$388,000,000 in assets, during the past year.

It would be hard to overemphasize the importance of the decision of the Congress to extend to savings and loan associations and other qualified members of the Bank System safeguards similar to those enjoyed by depositors in commercial banks through the Federal Deposit Insurance Corporation. If home-financing institutions are to play their proper part in a revival of residential construction, they must have the confidence of those with funds to invest. Experience has proved that small savers look first to the safety of their investments, second to the rate of return. The protection offered by insurance of accounts weighs far more strongly than speculative dividends. No investor in an insured association has ever suffered a loss, and such a record is certain to bring increased confidence from the investing public.

The growing demand for insurance has been particularly evident during the past year. It can safely be said that the great majority of progressive leaders in the home-financing field now are insured. All

1,357 existing Federal Savings and Loan Associations were required by law to qualify for insurance; 171 state chartered institutions were insured during 1938, making a total of 737 such institutions that now are protected.

The cost of operation of the Corporation last year was \$197,000, which amount was less than 5 per cent of its annual income. Moreover, the present operating expenses of the Corporation are covered entirely by the interest on the reserve fund alone. Income is derived from admission fees paid by newly insured associations, premium payments by all insured associations, and interest on invested capital and reserves. At the present time, an amount greater than the admission fees and premiums and the interest on the bonds representing the original capital of \$100,000,000 is being added annually to the reserves. The Corporation's assets now total more than \$116,000,000. Losses since its establishment have been only \$104,000.

Shareholders in an insured association which is in default are offered two methods of settlement. They may receive share accounts in other insured associations equal to the amount of insured investment in the former institution; or they may elect to take 10 per cent in cash, 45 per cent in negotiable, non-interest bearing debentures of the Corporation due one year from default, and 45 per cent in debentures due in three years. As a matter of fact, all losses to date have been paid in cash.

The potential liability of the Corporation at the present time is somewhat in excess of \$1,500,000,000. The law requires that premium payments are to continue until reserves equal 5 per cent of share and credit liabilities, when they will cease until such time as they again fall below that percentage; present reserves are about 1 per cent of the liability.

HOME OWNERS' LOAN CORPORATION

The Home Owners' Loan Corporation achieved its first goal when, in advancing more than \$3,000,000,000 to refinance more than a million distressed home owners threatened with the loss of their homes, it stemmed the tide of foreclosures which had risen to 1,000 daily in June, 1933. It is now well on the way toward the ultimate goal set by the Congress—the saving of home property in distress and the liquidation of the properties it was forced to acquire.

The record is an encouraging one for those who have faith in the American home owner. Today, nearly 588,000 borrowers either are entirely current on both principal and interest payments or less than three months in arrears, while nearly 114,000 others not only

are meeting all current bills but, in addition, are making regular monthly payments on their arrearages—a total of more than 700,000 accounts in satisfactory standing. More than 140,000 other borrowers are making adjusted payments which give hope that they, too, will “come through.” Borrowers have paid back more than \$500,000,000 on their principal indebtedness, and 43,826 accounts, amounting to \$101,002,207, have been fully liquidated and crossed off the books. About 1,500 accounts are being paid in full each month, 50 per cent more than the number it had been anticipated would be liquidated in that manner monthly five years from now.

When it is remembered that all HOLC borrowers were in distress and utterly without private credit—that the average was delinquent two years in both principal and interest and from two to three years in taxes—it is possible to realize the tenacity with which they have fought to save their homes. The HOLC has been forced to acquire slightly more than 123,000 properties, but they represent only about 12 per cent of the properties it refinanced, a figure far below the percentage of repossessed properties on the books of any comparable group of private lending agencies. It has sold 34,595 homes; of the 88,576 it still holds and which have been made available to yield income, 88 per cent are rented, and 98.8 per cent of the renters are either current on their rentals or less than one month in arrears. Monthly rentals increased from an average of \$23.10 per unit in January 1936 to \$28.82 in December 1938.

This, in brief, is the present status of the HOLC. In addition to directly aiding its borrowers, it must be remembered that the HOLC accomplished a broader objective. A market which already was suffering from an avalanche of 1,000 foreclosures a day never could have survived the shock of another million foreclosures. In taking mortgages totaling \$932,400,000 from banks and trust companies, \$767,900,000 from savings and loan associations, \$192,000,000 from financing and mortgage companies and \$164,600,000 from insurance companies, the HOLC made those institutions liquid and allowed them to grant leniency to other distressed home owners. It paid \$229,000,000 to wipe out delinquent taxes before the close of its lending period, June 12, 1936, providing needed revenue for distressed communities, and has since advanced many millions more to its borrowers to keep them current in tax payments. It directed the spending of \$78,000,000 for improvements on homes it refinanced, every dollar of which meant jobs for private industry, and has since spent more than \$45,000,000 for improvements on properties it has acquired.

As it refinanced homes, the HOLC sought concessions from mort-

gage holders, to help distribute the burden of tumbling real estate values. It reduced the mortgages of its borrowers \$200,000,000. It has, in addition, already saved them \$175,000,000 in interest—the difference between their 5 per cent HOLC rate and the higher rate they were paying on their original contracts.

FURTHER LIBERALIZATION OF HOLC TERMS INADVISABLE

There has been considerable discussion of the possibility of reducing HOLC interest rates or extending the amortization period for HOLC borrowers. Either proposal would destroy any hope for the HOLC, now operating entirely within its own revenues, to complete its task without a heavy burden on the U. S. Treasury and the taxpayers. Since such proposals are based on the premise that a harsh foreclosure program is taking homes from people who, given a breathing spell, could rehabilitate themselves, it is well to examine the facts.

Nearly 90 per cent of all HOLC foreclosure actions were filed more than a year after both principal and interest payments had lapsed. In 63.3 per cent of the cases, the period was more than a year and a half. There are innumerable cases on HOLC books where borrowers are more than 22 months in arrears—and they still are being given a chance to rehabilitate themselves. The Corporation never has foreclosed in any case where a borrower had both the means and the will to “come through” if leniency were granted. It has helped find employment for those without jobs; it has guided to the proper agencies those entitled to shelter allowance; it has helped to rental or resale those whose properties represented a burden beyond their income. Every possible assistance has been rendered every distressed borrower—for that was the intention of the Congress.

But it must be remembered that about 20 per cent of HOLC “foreclosures” were voluntary deeds. It is estimated that 18.5 per cent of foreclosed HOLC properties either were abandoned or virtually so. Some came to the Corporation through the death of owners and the refusal of heirs to assume their obligations. A great share of the rest were taken from those who had funds and refused to meet their contracts. Finally, there is the minority—those unfortunates whom no leniency could save and who must look to relief agencies for further assistance.

HOLC foreclosure authorizations dropped in November to 2,383, from a peak of 8,000 monthly in the late summer and fall of 1936. In many states, the foreclosures have virtually ceased, in others withdrawals are about equalling new authorizations. Foreclosures which are now taking place are being pressed on persons who have occupied

their homes rent-free for years and who evidently have not the slightest chance of redeeming their properties.

Rather than expend its revenues on hopeless cases, the HOLC must in ensuing years devote all possible effort to aiding those who have a possibility of saving their homes, so that the Corporation may wind up its operations without great loss to taxpayers. It faces a tremendous task. There are approximately 125,000 borrowers whose ultimate fate depends on how they meet their problems in the next few years—borderline cases which require, and in which borrowers have proved they deserve, all the help that properly can be extended. Not only they, but thousands of others who otherwise are in the clear, are burdened with tax delinquencies. In many states these delinquencies amount to millions of dollars, despite the Corporation's efforts to establish procedures which would help solve the problem. Only cooperation by the Corporation, home owners, and community and state authorities will save thousands of homes on which the tax debt has mounted to a threatening figure.

The sale of HOLC-owned properties has been greatly speeded during the past year. But they must be disposed of with a full realization of the necessity of maintaining a stabilized real estate market. Since the great majority of HOLC mortgages were granted on old homes, there has been a decided deterioration: this involves a huge reconditioning task which is increasing rather than decreasing. The HOLC now is spending about \$100,000 every working day on such projects—dollars that bring a good return, it is true, but nevertheless require extensive operations. The expenditure of this money to protect the Corporation's equity in its own homes has, however, resulted in a much broader program to protect other home owners, a program to which the Corporation has given much study in the past year.

HOLC REPAIR AND REHABILITATION

In the early years of HOLC's operations, its technical experts realized that while reconditioning of borrowers' homes was necessary to good security, they would have achieved much more permanent and worth while results had they been empowered to recondition surrounding properties. The value of each property obviously is dependent on that of its neighbors. And each year, essentially sound residential areas in every major community are threatened with blight from within their own borders or by encroaching slums. Year after year, communities bear a staggering loss from the obsolescence of once sound neighborhoods, and individual home owners see the value of

their properties, frequently representing the savings of a lifetime, dwindle and fade through circumstances they, as individuals, are powerless to control.

The HOLC regards this waste as needless. Its technical experts insist that neighborhoods decay largely because of their own lethargy, that it is obvious that a neighborhood cannot pass into obsolescence if every property owner exercises a proper vigilance, even in his own interest. They contend that blight commences with one property and halts only when all those concerned determine on a plan of cooperation to check its spread. Conceding that where property is in demand for business purposes, a neighborhood will give way, they point out that in such instances property owners are properly compensated. Only a small surrounding area need be sacrificed because of the "taint" of commercialism, they insist, and even it can be turned into revenue producing property if city authorities and alert home owners take the proper steps. As for adjoining properties, which in the past have become less desirable and have gradually taken the road toward slums, they can be protected if the key can be found to a program which will link home owners, real estate interests, and home-financing agencies in a united front.

The Home Owners' Loan Corporation has sought the means of establishing such fronts. As the largest single urban property owner in the country, it has a selfish interest in such a program; the same interest exists for the protection of the hundreds of thousands of properties on which it holds mortgages. In a still broader sense, it believes that it is the responsibility of the Corporation to find some means of making home ownership more secure for the future. With these responsibilities in mind, it is making a test in Baltimore, Maryland, to determine the feasibility of a program which its technical forces have outlined. A survey is to be conducted in the near future, which, if brought to an ultimate realization, would mean:

1. Rehabilitation by the HOLC of the properties it owns and refinancing by the HOLC of improvements on homes in which it holds mortgages to bring them up to the desired standards.
2. Financing by mortgage and insurance companies of similar improvements on homes on which they hold mortgages.
3. Agreement of owners of both mortgaged and unencumbered properties to improve their properties.
4. The making available to home owners of necessary funds through lending institutions of the Federal Home Loan Bank System and other private lending agencies.
5. Provision by city authorities for necessary street and alley improvements, parks, playgrounds, etc., worthy of the rehabilitated neighborhood.

The survey itself would embrace an appraisal of every home as to present value, what it would cost to bring each property up to the highest feasible standards, and what the resulting benefits would be to the home owner. It is based on the assumption that the HOLC would benefit by the increased value of the properties it owns, just as would every private home owner; that mortgage companies would be making their mortgages more secure and would find an outlet for funds now idle; that the city would be rewarded for improvements by sounder tax values and by the elimination of future slums.

The program, still strictly in the test phase, ultimately may become a valuable contribution toward more attractive and secure home ownership in the United States. Certainly, it already has aroused many communities to the realization that something should be done to halt the useless sacrifice of millions on millions of dollars in property values each year.

The HOLC is an emergency agency, in contrast with the two other permanent Bank Board agencies. But the joint administration of all three by the Board has permitted the utilization of HOLC experiences, its personnel and facilities, in making many permanent contributions to the Bank System and the Insurance Corporation in providing better and safer home ownership in the future. The work of consolidating the achievements of all three agencies, of fully utilizing their vast resources in the potential home building market that exists, and of serving the millions of home seekers who want and need better shelter, still remains. But the groundwork has been laid.

A REVIEW OF THE FARM SECURITY ADMINISTRATION'S HOUSING ACTIVITIES

W. W. ALEXANDER

Administrator, Farm Security Administration

RURAL housing has formed only a minor part of the Farm Security Administration's task. Our primary job is to loan low-income farmers the funds with which to carry on their farm work, and to aid them in their farm management problems.

The homes we have built, however, as well as the loans and advice we have given, all stem from a single purpose—to help the disadvantaged group among the nation's farmers find a better way of living.

CONSTRUCTION PROGRAM COMPLETED

During the past year the Farm Security Administration virtually completed its rural construction program. Approximately 11,800 farm homes have been built on 146 projects in 40 states. They represent the program which was started in 1933 by the FERA and the Division of Subsistence Homesteads of the Department of the Interior, together with the projects developed by the Resettlement Administration in 1935—all of which passed into the hands of the Farm Security Administration when it was established in September 1937.

The year 1938 also saw the finishing touches placed on the construction program of the three Greenbelt Towns. The first units had been opened in Greenbelt, Maryland, in the fall of 1937, but not until early in 1938 was all construction at that project complete. Greenhills, Ohio, and Greendale, Wisconsin, began receiving tenants in the spring of last year and by fall all of the building work was finished. As of December 31, 1938, 2,000 of the 2,200 units available in the three towns were occupied.

In addition to its projects, FSA has improved housing facilities in a much smaller way for several other groups of low-income families.

There was a slight expansion, for example, in our migratory labor camp program. The families which wander up and down the West Coast, supplying the day labor for the highly mechanized farms in that region, are usually forced to sleep, eat, and live in a tent on a ditch bank, or in some other makeshift arrangement. We have given these families all the aid within our power. It hasn't been very much. FSA

has fed a few of them and provided them with medical care; and to a small extent it has given them better housing.

Last year the camps provided sanitary shelter for approximately 3,000 migratory families in California and Arizona. These camps ordinarily consist of tent platforms, grouped around a community center which provides such facilities as stoves for cooking, laundry tubs, shower baths, sanitary toilets, and sometimes a recreation hall and health clinic. About one hundred of the housing units included in the camps are small cottages with gardens, where families can raise a large portion of their own food supply. Plans are under way for increasing camp facilities on the West Coast, as well as in other areas where migratory labor is a major problem.

Another small experimental program was carried on last year in the southeastern part of the country. The small farmers in that area—particularly the sharecroppers and tenants—often lack the barest fundamentals of decent housing. During 1937 approximately 8,900 sanitary privies had been built by families in this area with FSA help. Our aid usually was limited to grants of from \$10 to \$30 for material.

SOUTHEASTERN SURVEYS AND SUGGESTIONS

Last spring a survey was made in 16 counties in Georgia, Alabama, South Carolina, and Florida. A sanitary engineer visited the home of each family which had turned to Farm Security for aid. At every home the well was inspected, and advice given on the best method of making it sanitary. Privies were also checked as to condition and location. The house was inspected to see whether it should be screened. At the end of the visit, some time was devoted to explaining the method of making repairs, estimating the cost, and obtaining materials.

No rigid standards were set up, since it was felt that under widely varying conditions inflexible requirements might defeat the purpose of the program. Some general idea of equipment was given; a certain type of screen door that had proved satisfactory was suggested; and recommendations were made on well pumps. The results of this program were 1,400 sanitary privies, 2,200 houses screened, and 1,400 wells repaired.

In general, this was only an intensification of the guidance given to nearly all of the 650,000 farm families who have received Farm Security Administration loans. Most of these families cannot rise far in the economic scale without a definite improvement in housing. Though the Farm Security Administration lacked the funds to help more than a few of them in this manner, we have encouraged them to use their own money for this purpose whenever possible. In many cases the rise

in annual income that has resulted from our rehabilitation program has enabled farm families to screen their houses, clean up their wells and privies, and often to remodel their homes as well. We do not, of course, consider this a real housing program. It is only indicative of the advance the families have made in all phases of their standard of living, and of the emphasis we place on adequate housing.

LOW-COST HOUSING METHODS MADE AVAILABLE TO PRIVATE CONTRACTORS

One of the most important services rendered by the Farm Security Administration during the last year was making available to the general public the results of its search and experiment in the construction field. The published material describing this experience is now being used by hundreds of private builders.

The Farm Security Administration traveled a long road in its development of practical farm house plans. It literally was a pioneer in the field. As a rule farm houses throughout the country are either adaptations of some urban house plan, or are disjointed, unplanned structures. Until recently, little thought had gone into making them practical dwellings. In southern areas, for instance, a few farm homes are of the large, rambling "plantation house" type, while the majority are sharecroppers' shacks.

The plantation houses may have a few attractive rooms but they rarely are efficient farm houses. They were not meant to be. They were show places for the wealthier planters, and even in that respect they often missed the mark. Few of the large southern farm homes had any real balance or proportion to them. The pillared front porches were more apt to be ill-balanced awkward structures than things of grace and beauty.

The sharecropper homes are generally too inadequate to be termed housing. But aside from that, the pattern of the "dog-run" and "shot-gun" huts is inefficient from an engineer's viewpoint. The important factor of ventilation is about the only one taken into account by such sprawling buildings.

Likewise in the North most of the farm houses are worthy only as examples of a vague, thoroughly inefficient construction plan. Most of them have sharp, twisting stairways and oddly shaped rooms. Pantries and cupboards find their place only in corners that accidentally appear as the house is built.

To get a really practical farm house plan, the Farm Security Administration turned to the home economists and farm managers in the Department of Agriculture.

These technicians pointed out that one of the main factors to consider in developing a farm house plan is the function the farm house serves as a part of the farm plant. Many of the every-day acts of farm management are carried on within the four walls of the house. The kitchen, the dining room, and the porch are often turned into workshops where farm products are processed for market—separating the cream from the milk, cleaning and dressing poultry, washing and tying bunches of vegetables. Also there are countless tasks of home management that are carried on in the farm house. Washing clothes, cooking and canning food, making butter and lard—all these tasks require adequate provision in terms of work space.

In effect, the technicians showed the clear-cut difference between urban and rural homes, a factor that is too often ignored. In the city, the house or apartment often provides no more than a place to sleep and store clothes. In the country, the home is not only an instrument used in making a living, but it also must furnish the equipment for such tasks as preparing and serving all of the family's meals, and storing future food supplies.

FORM OF THE CONSTRUCTION PROGRAM

The next problem was to construct the homes. Although a few of the houses were built before the Resettlement Administration was established, most of this work was carried on by the Construction Division of that agency and its successor, the Farm Security Administration. Force account construction work was something new in government procedure; no other government agency had ever carried on a major construction program with the engineers and workmen all on the government's payrolls. Since there had been little previous work in the rural housing field, a great deal of research and experimenting was necessary. Furthermore, the program was being carried out with relief funds, and this meant that the foremost objective was to put men to work as rapidly as possible. Adequate preparation for the task was impossible and much of the relief labor was inexperienced.

Despite these handicaps, the program was rapidly organized and by January 1937 considerable valuable experience had been gained. When cost limitations for a farm unit, including house and outbuildings, were set at \$4,200 and \$2,900 for northern and southern areas respectively, our engineers were able to meet the requirements with some margin to spare. Part of the reduction in cost was obtained by eliminating such items as basements and bathrooms. More important savings were made through the practical house plans, and new methods of construction developed by FSA engineers.

Building houses at the lowest possible cost was for us an absolute necessity. Our rural housing program contained no subsidies, and the farm families were expected to repay the full cost of construction. Since half of the farm families in this country have less than \$1,000 annual income, and since all the families who turn to the Farm Security Administration come from that group, the amount they are able to pay for shelter is very small indeed.

We did not go so far afield in the earliest stages of our program as was sometimes supposed. Recent surveys by our cost accountants show that the 4,000 units first completed had an average direct construction cost of only about \$3,000. The much larger figures sometimes cited by critics usually are derived by taking the total project cost—including land, roads, school buildings, and other community facilities—and dividing it by the number of houses.

We did not forget that maintenance costs deserve as much attention as the original construction costs. We used every technical device possible to make our houses last. The final type of structure was evolved in the following manner.

Preliminary plans were based on the suggestions of farm management experts, plus the experience gained in the first stages of the program. Structural engineers then revised these plans to insure strength and durability, and to keep waste of material to a minimum. All unnecessary gables, beams, and rafters, as well as all purely decorative features, were eliminated.

This basic plan then underwent a progressive series of changes. As structure after structure of the same type was built, suggestions came in from the field and were analyzed by competent designers. These suggestions were often incorporated in the design. It is interesting to note that when the same type of house has been built as many as 400 times, the plans have been revised as many as 30 times. In each instance there has been an improvement in the structure, increasing its strength or further reducing the cost.

In the continuous construction of the same type of building, we have found a difference in cost between the first and last house in the series of as much as \$400 in a house that originally cost \$1,500. Corresponding reductions as high as 30 per cent were made in the higher priced units.

This process was not a simple one. Often a reduction in the cost of material may increase out of proportion the cost of the labor required to build the unit, and in such a case no saving is made. Each change must be evaluated not only with a view toward reducing the cost of materials, but also in the light of operating methods. Such evaluation

requires a broad experience in the low-cost housing field, increasing as the technique of construction and design advances beyond the traditional.

This constant search for efficiency was carried into other phases of the building program. In the usual housing development, large groups of homes often are constructed with each house basically different in framing as well as in outside appearance. Hand methods are in general use and material is shaped by the cut-and-try method. As there is no operation more inaccurate than that of a carpenter with a handsaw, the house often is haphazardly built, and in order to insure the proper strength much more material is required than should be used in an economic design. Thus extra material is used to make up for poor workmanship.

PRE-CUTTING AND PREFABRICATION

Early in the program we realized that operating methods had to be changed to reduce the amount of material in a unit and to make sure that material was properly cut and erected. The first step was to furnish pre-cutting details for all our plans. The next was to install pre-cutting machinery on all of our construction jobs. We timed our work so that the machinery could be shifted from one location to another and kept in continuous use.

In this way we had the elements of a mechanically perfect house, with a minimum use of material, and a minimum use of labor to put that material together. Pre-cutting also made it possible to use a central plant where supervision was easy—another step toward the elimination of waste—and where the selection of material was simplified, so that odds and ends of lumber which would ordinarily go in the scrap heap could be put to good use.

Prefabrication came next. The pre-cut material was put together in panel sections in a shop yard located near the building site. Such a method requires very detailed planning to insure accuracy, and a careful analysis of the whole operation to guarantee the maximum savings in material routing, handling, transportation, and field erection. However, as these problems are being solved, this method offers increased speed and accuracy. We found that prefabrication should not be used where fewer than fifty houses are being erected within a radius of about twenty-five miles.

The plan, as it was finally put into operation, started with the field engineers at the building site. Using the basic designs developed by previous experience, these men prepared buying schedules and drew

up cutting and assembling lists of the materials. Then a "flow-chart" was drawn up to direct materials through each step in the fabrication process. From the time the material arrived at the mill until it became an integral part of a home, it was scheduled to follow an efficient production line.

Then came the establishment of the central pre-cutting and pre-fabricating yard. This consisted of temporary buildings, erected whenever possible near a railroad spur. The main requirements were sufficient shelter to protect the machinery, and ample space for stacking both the rough and finished lumber. Care was taken to locate the yard close to both the railroads and the building sites. Transportation and handling of materials are large items in this type of construction.

When the building materials were delivered to this yard, they were taken from the cars, stock piled, and then put through the power saws and other woodworking machines. In the prefabricating process, accurately measured templates were built and the pre-cut material was laid out on them. In the case of the panels for the sides of the house, the framing was first placed on the templates, and after it had been fastened together the siding was added. When these panels, approximately 8' by 8' in size were picked up, they formed a solid section absolutely true at all of its joints. They were then given a base coat of paint with a pressure spray gun and stacked in the yard. In like fashion the gable ends were assembled. Light trusses were built to take the place of rafters. Floor framing was also pre-cut and assembled, as were window frames and door frames. Such equipment as a combination kitchen sink, drainboard, work table, and cupboard was assembled at the mill, together with several types of kitchen cupboards. Frequently even the doors and framing for porch floors were cut and assembled at the central plant.

When the sections of the house were completed, they were stacked in such a fashion as to allow a truck to drive slowly along and be loaded piece by piece with enough parts to form the major portion of a house. The truck was then driven to the house site.

Here concrete foundation pillars, which had been precast at the mill, were set in the ground. On them was placed the floor framing and the rough floor. Then the sides of the house were erected and fastened together, with special care being taken to seal the joints. Gable ends and the roof trusses came next, followed by the roof boards and shingles.

The dwelling was then finished off inside. A fireplace and chimney, frequently all of metal and asbestos construction, was set in place.

When the second coat of paint was applied to the exterior walls, and the doors, windows and rear porch were screened, the house was ready for use.

In general, the Farm Security Administration found that by this method a single-story frame house with 830 square feet of floor space, including three bedrooms, a living and dining room, kitchen and work porch, could be built in the South for about \$1,100.

Well-built, practical and inexpensive, this house has many small but important advantages. With the same basic panel structure, approximately six different designs are possible. Changing the exteriors through the use of different material brings an even greater variety.

An instance of the savings resulting from careful design is found in the supporting roof truss. This device requires neither the erection of scaffolding nor partition support. The house can thus be enclosed very rapidly, and the inside work left for inclement weather. Consequently a balanced labor operation is possible.

Labor savings, in fact, were made throughout the whole plan. One crew of men worked at the mill, and another at the house site. In both crews many of the men were unskilled laborers, and whenever possible the farmers who were to live in the homes were hired to help in their construction. Under the old system this unskilled labor would be a great handicap; but with the division of tasks, the knack of a particular operation came easily to each man and efficiency steadily increased. The prospective owners in particular had the low-cost objective close to their hearts.

TRANSFER OF CONSTRUCTION TO PRIVATE CONTRACTORS

Today, though the engineers of the Farm Security Administration are no longer building houses, the plans and methods they developed and tested are being daily put to use. A little more than a year ago, under the authority of the Bankhead-Jones Farm Tenant Act, the Farm Security Administration began making loans to tenant farmers to help them purchase farms of their own. These loans provide not only for the purchase of good land, but also for the repair of old buildings and if necessary for the construction of new ones. The construction work under this program is being carried on by private contractors and the government has turned over to them all of its house designs and construction methods.

The program works in this way. When a farm family receives a loan for purchase of a farm it first attempts to find a farm with adequate buildings. If it cannot locate such a farm, the government makes available its house plans, accompanied by a chart showing both

the cost of a house built with minimum requirements and the cost with improvements added. These figures include contractor's bond, insurance, overhead, profit, and workmen's compensation. Exact costs in any locality, of course, vary from these averages according to local material prices and wage rates.

A typical house plan designed for farm families in the Southeast has over-all dimensions of 39'6" x 28'. Two bedrooms approximately 10' x 13' fill one end of the house; a kitchen and a living room, both 15' x 10', are in the other end. Between the bedrooms and the rest of the house there are three large closets and two large storage spaces, one of which can be converted into a bathroom. The kitchen sink is placed underneath wide windows. One chimney serves both the kitchen stove and the living room fireplace. A screened porch 23' long and 7'6" deep adjoins both the living room and kitchen. In warm weather this can be used both as a work porch and a dining room.

The average costs given for this house are as follows: Foundations, floors, outside walls (unfinished inside); interior partitions (finished one side only); roof; exterior painted two coats—\$1,238. Finishing interior of outside walls including trim and casing, \$77. Electric wiring and fixtures \$40. Sink and hand pump in kitchen and grease trap, \$42. Finishing unfinished side of interior partitions, including trim and casing, \$70; kitchen cabinets, \$20; painting interior, \$33; cost complete, \$1,520.

Similar plans also are available for privies, stock barns, tobacco barns, poultry houses, a combination smoke house and woodshed, and a combination meat and vegetable storage house.

When the farm family selects the house it desires, private contractors are invited to submit bids. Often when several farm families are building in the same neighborhood, a contractor makes one bid for the whole lot.

Last year approximately 1,900 tenants received loans for the purchase of farms. One-fourth of them, or about 440, used part of the money to build new homes. Another 1,215 made repairs to the buildings on the farms they bought. This fiscal year \$25,000,000 has been appropriated for tenant purchase loans, and it is estimated that about 20 per cent, or \$5,000,000, is being used for construction.

Congress has authorized appropriation of \$50,000,000 for tenant purchase loans next fiscal year and each succeeding year. It is likely that as more farms are bought the number having adequate buildings will decrease. In that case, possibly \$15,000,000 would be spent each year for construction.

Response to this program by local lumber dealers and contractors

has been gratifying. They have familiarized themselves with the plans, and in general they have been able to approximate the cost figures set by the government and at the same time earn a reasonable profit for themselves.

WHAT WE HAVE LEARNED

Farm homes do not stand by themselves; their success or failure depends upon the agricultural pattern that surrounds them. If the farmers do not make a living, the homes will be of little value. With that fact in mind, we have built houses under various types of economic organizations, ranging from large scale cooperatives to individual farms. In a few cases we have brought industries into the picture as a supplement to agricultural income. Five years from now the history of these projects in operation should provide extremely valuable information. It may be that some of our projects will point the way toward new agricultural patterns, better suited to the changing needs of our people.

So far as management is concerned, it will be several years before our policies can be finally evaluated. We have drawn people from many different groups—impoverished tenants, isolated families on submarginal land, families from exhausted mining and lumbering areas, young married couples who had never been able to get started. In most cases, we have helped change the cultural and social, as well as the economic patterns of these peoples' lives. We have not only aided them in getting better housing; we have helped them develop better farm management plans. In many cases we have given them a chance for schooling, for medical care, and for participation in group activities that were never before a part of their lives.

It is our intention to have the residents take over the ownership or the management of the properties, as the case may require, as quickly as they are able. Fifteen of the projects already have been, or are in the process of being, sold to non-profit corporations formed by the homesteaders. The developments along this line should be extremely interesting to watch, and of immense importance.

THE NEED FOR RURAL HOUSING

In the past four years we have done what we could to lay the groundwork for a rural housing program. We believe that we have found basic patterns that can be used by the millions of farm families that need better housing. We have been able, however, to meet only a very small fraction of that need. Funds are no longer available for the development of rural communities. By helping a few thousand farmers

each year obtain good homes of their own, we are continuing to make a small dent in the problem. But a much broader attack on the rural housing problem eventually will be necessary.

Often the country farm house of today presents a homely, comfortable appearance. A sharecropper's shack, partly hidden by the sweeping limbs of an oak, may have a certain air of security. There is plenty of sunshine, fresh air, and growth.

But take a close look at that home. The roof leaks, there are no screens on the door, no glass in the windows, the floor is dirt. Sanitary facilities often are absolutely lacking. The well, if there is one, probably is uncovered, with a crude windlass to draw the water. What beds there are, and they are often no more than pallets, are all crowded into one or two rooms. Adults and children of all ages and both sexes are huddled together, without even a partition to separate them.

The cooking and washing often is done over an open fire in the yard. When it rains the family lives on raw food, and postpones washday until the sun shines again.

This is not the problem of any one section of the country. From the tarpaper shacks of up-state New York, to the sod huts of the prairies there is a desperate need for better housing.

It is perhaps most acute in the Pacific Coast states, where more than 250,000 migrant farm laborers are living in ragged tents and second-hand automobiles, and in the fourteen southern states where the average value of all farm houses is only about \$650 and the average value of tenant homes is barely \$350.

Out of the three million farm homes in these states, fewer than six per cent had running water at the time of the 1930 census. Fewer than four per cent had flush toilets; and nearly one fifth of all southern farm dwellings were not equipped with toilets of any kind. Throughout wide areas screens and sometimes window panes are unknown. Under these conditions it is hardly surprising that the typical "rural diseases"—malaria, hookworm from polluted soil, and typhoid from contaminated wells—have become widespread.

Last summer in Europe, I noted what the Swedish, Danish, and English people have done in the way of rural housing. It made our own lack of a program the more apparent. If we could house all our low-income farm families with the same standards the Danes use for their hogs, we would be a long step ahead.

It is interesting to note the way that housing programs developed in Europe. In a sense, they followed the same lines that we are following today. It was the urban dwellers who were taken care of first. Rural housing was the last to receive attention.

When a rural housing program does come to America, we shall have to make up our minds on one fact. No matter what type of program is developed, it will have to include some kind of subsidy. A small subsidy will permit a vast improvement in the housing standards of thousands of low-income farmers. It will allow them to obtain solid, well-planned homes with tight walls and roof, a good floor, glass in the windows, screens on the doors, and sanitation. A larger subsidy might provide for central heating, complete plumbing, and such details as plastered walls and ceilings.

These subsidies can take several forms. A small subsidy can be provided in the form of technical aid and advice in farm management and construction, perhaps accompanied by a liberal credit policy.

A larger amount of public assistance might be given through a direct contribution toward construction costs, or through federal aid in the acquisition of land, or through a combination of these and other similar methods.

Whatever method is selected, the program should be started soon. We cannot afford to ignore this gap in our American standard of living. Today, as a measure of the ability of a democratic nation to provide for its needy, our rural housing program takes on a special urgency.

THE CENTRAL HOUSING COMMITTEE

THE CENTRAL Housing Committee is a national official advisory agency. Its establishment was suggested in the National Resources Committee's Annual Report for 1934. Actual organization was recommended by a committee representing the Federal Emergency Relief Administration, the Federal Home Loan Bank Board, the Federal Housing Administration, the Department of the Interior, the National Bureau of Standards, the Federal Emergency Administration of Public Works, and the Reconstruction Finance Corporation. The Committee was formally authorized by the President on August 29, 1935, and Frederic A. Delano was appointed Chairman. In June the Chairman resigned and in July C. J. Peoples, Director of the Procurement Division of the Treasury, was appointed as Chairman, with authorization to intensify activities and to extend contact to additional public agencies and private organizations. The various subcommittee activities are being reorganized to attain this objective.

The Committee publishes a number of regular publications. *The Housing Index-Digest* is issued every two weeks. During 1938 two special issues were devoted to city research data, and four special issues were devoted to general reference material. *The Housing Legal Digest* is published monthly. It contains summaries of decisions, opinions, and legislation relating to housing construction and finance. Technical publications are also published monthly. These deal with current technical housing research, especially that carried on by the Bureau of Standards and the Forest Products Laboratory.

The Committee holds many discussion meetings on subjects such as research, statistics, legislation, appraisal, site planning, zoning, landscaping, design, construction, accounting, etc. These discussion meetings are sometimes supplemented by luncheon forums addressed by speakers on current subjects.

The Committee expects during 1939 to continue and to improve its services as a clearing house between federal agencies active or interested in housing.

ACTIVITIES OF NATIONAL UNOFFICIAL HOUSING ORGANIZATIONS

NATIONAL unofficial housing organizations have been born, have flourished, languished, and died with confusing rapidity during the past four years. A brief review of once active but now inactive or disbanded national organizations may serve as a useful introduction to accounts of recent activities of going organizations that are described in the latter part of this article. Both nationally and locally it is difficult to differentiate sharply between housing agencies as such and other agencies that have housing committees or carry on extensive housing activities as part of some other primary program.

The National Housing Association after twenty-seven years of service in the cause of housing reform was dissolved at the close of 1936. For some years before this date it had not been active. It was established when there were no national housing organizations and few local ones outside of New York City. Its dissolution came after the present national program was well under way and when official agencies were beginning to resume the task of education that it had once carried alone.

The National Association for Better Housing was formed in Chicago in 1932. It brought together representatives of business firms (largely those in the construction industry), national trade associations, and housing organizations. Its objectives were stated as follows: to foster residential development in accordance with comprehensive neighborhood, community, city and regional plans designed to preserve home-like surroundings and to stabilize values; to promote the use of good design, sound materials, and improved construction methods in all residential building; to aid in the development of less costly and cumbersome financing procedure; to assist owners of residential property and homes in equalizing the unfair burden of taxation; to support practical methods of rehabilitating blighted districts and obsolete structures; to aid legislation and public movements which will promote home ownership and good building; to conduct research on problems of land utilization, housing and home ownership; to act as a clearing house for the collection of information and news from industries, trades and others interested in housing and home building and disseminate the same to its members and to the public; to conduct such cooperative enterprises among the members of the Association as may be in accordance with these objects.

After a successful legislative campaign in behalf of the National Housing Act, the National Association for Better Housing ceased to function in 1933.

The Committee for Economic Recovery, later called the Committee for Economic and Social Progress, was organized in 1934 largely through the efforts of the late Allie S. Freed. The Committee was composed of representatives of some score of well-known organizations in widely varying lines of activities. After studying and reporting on several fields of economics other than construction, the Committee turned its attention to home building as a means of economic recovery. Four reports were made: "Home Sweet Home—A Fireside for Every Family"; "Home Building Program"; "Methods for Men-Money-Management and Government"; and "Public Housing to Supplement Private Enterprise." Later Mr. Freed organized the Paramount Community Corporation. This corporation was intended to typify the forty super-building companies recommended by the Committee. It developed the 822-family FHA insured Buckingham Community housing project near Washington. Further activities of the Committee were terminated by Mr. Freed's untimely death in 1937.

In 1936 the American Society of Women Housing Managers was established. Apparently the American housing program was too young to support a managers' organization or at least one so specialized, and after publishing a few issues of *Management News* no further organizational efforts were made.

The National Tenants' Council, Inc. was formed in Washington, D. C., early in 1937. Its announced purpose was "to promote and preserve the mutual economic and social advantages of its members. To sponsor and support civil movements or even legislation which may add to the full enjoyment of their premises." The Council failed to last out the year.

Another apparently short-lived organization was the American Society for Better Housing, Inc., formed in 1936. This was composed of a group of "architects, decorators, landscape architects, manufacturers of building materials, and others whose professions or business is related to some phase of home building." Nothing has been heard of it since the first issue of *Homes* in October 1936.

Recognition of the need for a more nationally effective program of housing education was indicated by the establishment in 1937 of the National Housing Committee, a group of twenty-eight prominent individuals. The Committee published some useful material including *The Housing Market* and a series of one-page "Bulletins" on specific housing subjects, suitable for popular presentation. Owing largely to

the failure to secure anticipated financial support the Committee was dissolved in the fall of 1938.

An agency known as the Housing Legislation Information Office was established temporarily in Washington during the unsuccessful 1936 campaign and successful 1937 campaign for national public housing legislation. It was supported by groups and individuals in favor of such legislation. Now, in the spring of 1939, it is being revived to support the bills to grant more money and bonding power to USHA.

CURRENTLY ACTIVE ORGANIZATIONS

The National Public Housing Conference was set up in New York City in 1931 by representatives of various organizations interested in the economic and social rather than the technical aspects of public housing. It is supported by individual contributors and members.

Its list of current or planned activities in October 1938 included: a continuing campaign to secure New York state legislation to provide a program of state participation in a public housing program as authorized by 1938 amendments to the state constitution; a series of conferences to encourage establishment of housing authorities in at least every major city of every state having enabling legislation; passage of state enabling legislation in states still lacking it; a third American educational speaking tour by Captain Richard L. Reiss of London; a lecture tour of eastern cities by a leading Dutch housing expert; a fourth European housing study tour for the summer of 1939. The Conference continued to publish its monthly paper, *Public Housing Progress*.

At its Eighth Annual Membership Meeting in January 1939, the Conference adopted the following policies for a five-year public housing program:

Increased federal funds shall be made available to extend the program of local housing authorities to rehouse one million families in the next five years; local housing authorities laws shall be passed in all states; financial assistance shall be furnished to local housing authorities by the states in the form of loans and subsidies; an increase in the number and activities of local housing authorities shall be sought; local subsidies shall be made available in the form of tax exemption, or otherwise; reduction of building costs shall be sought, to the end that with the amount of loans and subsidies made available an increased number of families shall be rehoused; the families displaced by slum clearance shall be regarded as having first claim on the houses erected, provided they are otherwise eligible; cities having housing authorities shall include in their annual budgets adequate appropriations for salaries and other routine expenses of an authority so that such expenses shall not be charged to the tenants of the projects of an authority; for the benefit of families in the next higher income groups than those being served by *subsidized* public housing projects, federal, state and local loans

amounting to 100 per cent of the total cost of a project, but no subsidy, shall be provided to cooperative tenant societies for the erection and management of dwellings, for their own members, under the supervision and control of local housing authorities and title to which shall be vested in the city in which a project is located.

Better Homes in America was founded in 1922 to disseminate information on the various methods and aspects of home improvement. It utilizes volunteer state, district, county, and local citizens' committees to conduct lectures, contests, house demonstrations, etc. It published the *Better Homes Manual* in 1931. In 1936 the organization became affiliated with the Purdue Research Foundation at Lafayette, Indiana. A series of "Home Information Service" bulletins was published in 1936 and 1937. Some of these embodied findings of the Research Foundation.

The Committee on the Hygiene of Housing was established in 1936 under the leadership of Professor C.-E. A. Winslow, Chairman of the Department of Public Health, Yale University. It functions as the technical housing body of the American Public Health Association, New York City, conducting researches in those aspects of housing design, construction, and occupancy which affect physical and mental health; interpreting the results of those researches to professional workers in the fields of public health and housing alike; and seeking to promote the participation of public health officials in the national housing program. The Committee is also the official American agency for cooperation with the Housing Commission of the Health Organization of the League of Nations. The Committee comprises 16 representatives of various professional and scientific fields, drawing its personnel from the entire country. Its staff consists of a full-time technical secretary and a full-time field secretary. An active committee and staff program has been financed by grants from the Milbank Memorial Fund since the latter half of 1937.

The Committee's first major undertaking was the publication, in March 1938 of a report entitled, *Basic Principles of Healthful Housing*, based largely on papers contributed by individual Committee members. This report sets forth the factors of housing design, construction, and operation which must be provided if new housing facilities are to maintain acceptable standards of healthfulness. It has been widely distributed among official housing and health agencies, educational institutions, and others active in the housing field. It was also supplied as an appendix to the preliminary report of the NAHO Committee on Physical Standards and Construction, with which Committee there was close cooperation during 1938.

During the past year, the Committee staff has completed, and proposes to publish in the near future, an extensive study of heating and ventilation, lighting, and problems of noise, in occupied dwellings in New Haven, New York, and Norris, Tennessee. This is believed to be the first study ever made in this country which accurately reveals these basic environmental conditions as they actually obtain in the ordinary home and in modern housing projects. With this study have been combined important heating researches, in cooperation with the Tennessee Valley Authority, in experimental houses operated by the Authority. From this work there have emerged numerous points of design and operation which should be of fundamental value in the design of housing projects.

Committee members, working through several subcommittees, have also been active in their special fields of interest. Subcommittee studies under way or completed include an investigation of recreational space requirements in housing projects; studies of the social results which ensue when families are moved from bad to good housing conditions; a monograph on proper sanitary provisions for the isolated rural home; and an analysis of housing data on crowding and sanitation from the National Health Survey.

An educational exhibit on the Hygiene of Housing, designed by the Committee, is being presented in the Hall of Medicine and Public Health at the New York World's Fair.

Plans for future work include continuation of staff field studies and subcommittee investigations in the fields of heating, ventilation, lighting, sanitation, noise control, home safety, recreational space requirements, and social aspects of housing design. Particular emphasis is being placed on the development of effective cooperation of health officers in the national housing program. The Committee is working with health officials of several cities toward the formulation of housing survey techniques which will serve as a guide for the demolition or rehabilitation of substandard housing which is required under the United States Housing Act of 1937.

In response to requests from health officials in numerous localities, a study of local sanitary and housing ordinances is being undertaken, with a view toward encouraging the modernization of those housing provisions which relate to public health. Also on the Committee's agenda for the coming year is a study of overcrowding regulations and of desirable room-occupancy standards, especially with reference to the more accurate measurement of crowding in areas of poor housing and the abatement of these conditions through the exercise of police powers vested in local health departments.

The Congress of Industrial Organizations formed a Committee on Housing in April 1938. The Committee is composed of officers of unions affiliated with the C.I.O. Its report of major activities includes: helping to secure the 1938 amendments to the U. S. Housing Act of 1937; helping to secure passage of state enabling acts for public housing; assisting in establishment and support of many local housing authorities; carrying on an educational campaign.

This last activity included: publication of *Labor's Program for Better Housing*, a pamphlet explaining local participation in the public housing program of USHA; publication of "New Homes for Old," a column in the *CIO News* and other papers issued by C.I.O. unions; provision of housing speakers at C.I.O. meetings; general and special letters to state and city C.I.O. organizations.

The Committee plans a concerted drive during 1939 to secure further union representation on housing authorities. Above all, the Committee is interested in expanding the federal housing program to provide decent shelter for families of American workers as well as to provide employment for wage earners in the construction and related industries.

The American Federation of Housing Authorities was formed in the spring of 1937. It is an association consisting exclusively of housing authorities and state boards of housing. During 1938 it reorganized its program and staff.

During the past year the Housing Committee of the American Federation of Labor not only increased its activity in all fields relating to housing, but also focused its attention on specific problems arising under the United States Housing Act and other federal housing legislation in individual communities throughout the country. By April 1, 1939, local labor housing committees were actively representing the housing interests of organized labor in 450 communities. The importance of this activity can be measured by the fact that many local housing authorities were organized as a direct result of the demands made upon the municipal authorities by local labor housing committees which insisted that the community be enabled to share in the benefits of low-rent housing and slum clearance legislation. The effectiveness of such organized expressions of labor's interest in housing is also reflected in the fact that labor has actual representation on nearly 70 local housing authorities. Nationwide coordination of the work of the local labor housing committees and their servicing with current information were carried on throughout the year with increased effectiveness by the Housing Committee, which maintains offices in Washington. Coordination of these local activities was of particular im-

portance in developing organized support for enabling state housing legislation in the states in which such legislation has not yet been enacted. The Housing Committee also served to consolidate the demand of labor organizations throughout the country for the expansion of the low-rent housing and slum clearance program of USHA.

The Committee has made a number of special housing studies during the past year, of which the most important was its detailed study of the FHA Fort Wayne Plan. This study served as the foundation of a report of the Housing Committee which was submitted to President Roosevelt and to Congress on February 27, 1939.

The work of the Labor Housing Conference in the last year was carried on jointly with the Housing Committee of the American Federation of Labor. While the Labor Housing Conference has maintained its identity throughout the year and was also responsible for the preparation of much of the literature and pamphlet material for general distribution, all of the educational work of the Conference was carried out through the organizational channels of the American Federation of Labor.

Other national organizations that carried on noticeable housing activity during 1938 include: Committee on Comparative Laws of Housing of the Section on International and Comparative Law of the American Bar Association; the Housing Committee of the American Institute of Architects; and the American Institute of Planners' Committee to Confer with the Federal Housing Administration.

A NAHO'er REVIEWS THE YEAR

PLATO argued that philosophers should occupy the important positions in the state or that men in such positions should become philosophers. If we understand what he meant by the title philosopher, his advice is certainly applicable to housing. Although perplexing problems of construction, organization, and procedure are on every hand, housing needs more officials who can see it whole and warn us of weaknesses, omissions, and future problems.

NEEDED—PERSPECTIVE

Never have these near-platitudes been truer than they are now. Slowly the clash of theories and practices is beginning to shape a housing program for this country. Naturally, however, it is in some ways a rough and lopsided program. Some of its basic policy undoubtedly needs reexamination; much of its administration needs overhauling. NAHO deals with basic policy only to the extent to which it is determined by administrative practicability. We are deeply and continuously concerned with all phases of administration, from the relationships among the major housing agencies to the selection, direction, and pay of technical employees.

No one of NAHO's staff claims to be a philosopher. In many respects, however, the Association's central office is an excellent vantage point from which to view the evolution of housing practice in the United States. NAHO's members are responsible for practical housing administration in all parts of the country. They represent all levels of government, federal, state, and local. They include persons not in housing positions but keenly interested in the work. Because the Association is committed to no one program nor interested in lobbying for particular legislative measures, it can view the practical results with some objectiveness. On the other hand, NAHO's office is no Olympian height. A large part of our day-to-day work is advising on the current problems of busy housing officials. Our field service is in personal contact with the thoughts, doings, and even some of the curses of active and often harassed officials.

In promise and in preliminary results, 1938 was the most significant year in recent housing history. As seen from the slight elevation of NAHO's office and in the perspective of a few weeks, what were its salient events? What danger spots did it uncover? What trends continued or were reversed? What problems in housing practice or thought emerged during the year?

PUBLIC HOUSING

Whether public housing came of age or merely reached a lusty infancy during 1938 is a matter of definition. The number of local housing authorities quadrupled during the year. Up to last January 1 the United States Housing Authority, in addition to organizing its staff and establishing administrative policies on scores of important points, had earmarked \$649,789,000 to 155 authorities. By April 1, 1939, the earmarkings had reached \$653,205,000 and no further earmarkings could be granted without further authorization by Congress for the necessary supplementary annual contributions. More significant are the figures on contracts entered into between the local authorities and USHA. On January 1 these covered loans aggregating \$320,986,000 for 140 projects planned and to be built by 95 local authorities. On April 1 the corresponding figures were \$377,876,000 of contracts with 98 authorities for 181 projects.

Naturally enough, the figures for actual building contracts let were much less impressive. Some day, say after another forty years of housing construction, some housing enthusiasts and possibly even some editorial writers will have learned that the part of housing production that comes before the letting of construction contracts is the longest and in many ways the most difficult part of the whole process. When that happy day arrives and site selection, land acquisition, and the formulation of a development program, including an intelligently thought-out site plan, are given the recognition they deserve in the housing process, no one will wonder why more construction contracts were not let during the first twelve months of the USHA-local authorities program. For the benefit of our more enlightened successors it should be recorded here that by the first of the year local authorities had let construction contracts for 12 projects and that by April 1, 1939, this figure had risen to 19.

More significant for the future of public housing is the fact that local authorities, with the generous technical aid and advice of USHA, were able to contract for the construction of decent, safe, and sanitary housing within the limits imposed by the United States Housing Act. Furthermore, the first construction contracts showed that the estimates made by the local and federal authorities were conservatively accurate. Actual construction costs for dwelling facilities were running safely within the limits of the Act. The margin of safety for most contracts was approximately fifteen to twenty-five per cent. Equally noteworthy were the agreements reached with hundreds of local unions and building trades councils to lessen the dangers of jurisdictional disputes and

to abolish demands for wage increases on public housing jobs after the letting of construction contracts. The basic form for these agreements was outlined by the Building Trades Department of the American Federation of Labor with the Division on Labor Relations of USHA, of which Walter V. Price is Director. Through them organized labor has added to its legislative support of public housing a notable aid in its administration.

No summary of the year would be complete without noting that state courts added substantially to the legal foundations of public housing. Following the pioneer decisions in New York State and Kentucky, 7 state supreme courts have upheld the validity of local authority enabling acts during 1938. By April 1, 1939, the total number of supreme courts approving housing was 13. They were the highest courts in Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Montana, North Carolina, New York, Pennsylvania, South Carolina, and Tennessee. No adverse decision has yet been handed down by a state supreme court on a local authority enabling act. The cases brought have tested practically all of the issues on which it has been believed that public housing might be vulnerable. These court opinions are a notable addition not only to the legal status of housing but to the literature on the subject. They should be studied and quoted by local authorities and their backers.

In some respects these court opinions show a keener understanding of housing needs and practicalities than is possessed by most citizen organizations and leaders of public opinion. With all credit to national and local educational groups in housing, their work so far has little more than scratched the surface. A big and most important job is yet to be done in housing education and promotion.

WELL-ROUNDED PROGRAMS

After years of talk and temporary emergency programs of one kind and another, definite figures on contracts, construction costs, and even court approvals are really encouraging to public housers. There are reasons to believe, however, that many local authorities have pushed on so vigorously for these concrete results that they are in danger of neglecting other phases of well-rounded programs in their localities. This statement, which is agreed to by members and executive officers of many local authorities, is not an adverse criticism but a warning. Under many circumstances existing in urban communities at the present time, it is a smart thing for local authorities to show that they are practical, operating agencies. Certain nationwide economic considerations also have pointed to all speed ahead in project development and

construction. On the other hand, individual, large-scale projects, whatever their size, will do the most good in the long run only if they are parts of an intelligently conceived, long-term program for improving the housing conditions in their localities. Public housing construction may well be the keystone in such a program. It can not be all of it. Other sections will be modernized building codes, housing laws requiring conditions of safety, decency, and health in all occupied dwellings; clear, well enforced ordinances covering the demolition of unfit and insanitary housing; construction by private, cooperative, and limited dividend agencies for the income classes that they can best serve; thorough reporting and surveys that will enable public and private agencies to see the development of their housing plant at any one time and over periods of time; and last but not least, all housing construction fitted into a rational, long-term plan for urban or metropolitan development that will sensibly relate housing facilities to places of employment, shopping, education, and recreation.

No American city at present has a comprehensive housing program that meets all of these requirements. No local housing authority has powers to prepare such a program without the cooperation of many other local agencies and officials. To admit these facts is not to deny the necessity for at least a preliminary formulation of such housing programs in scores of American cities in the very near future. It can be done. Many local authorities are making promising starts. The danger is that other authorities may become so entranced with the progress and problems of immediate construction that they overlook the larger outline of their work until the early enthusiasm shall have been spent and until serious practical mistakes may have been made.

AUTHORITIES AS PUBLIC CORPORATIONS

Despite recent changes, too many local authorities still are looked upon in their communities as rather amorphous, ill-defined civic committees of some kind or other. Many local officials, housing enthusiasts, and even some members of local authorities themselves still seem to think that all of the funds for housing are going to come from the federal government. Even when they understand that at least ten per cent of the capital funds have to be raised from non-federal sources, it seems difficult to make them see that the localities that really want a well-rounded, intelligently conceived and vigorously administered housing program should expect to contribute reasonable sums to the operating budget of the agency most directly responsible, the local housing authority. *Probably this is the central problem of local authority procedure at the present time. Until local authorities can count on*

working funds to employ capable, experienced staffs, no comprehensive, continuing housing program can be either formulated or administered. Furthermore, project construction can go ahead only if such a staff is on deck, or if the federal agency gives an amount of detailed oversight and direction that may become in time a serious threat to the essential character of the present program, which is decentralization of responsibility to the local authorities.

It is true, of course, that considerable portions of staff expenses under most circumstances can be charged off to project development or to management. It is not true that all the activities of a wide-awake, far-sighted authority will fall into one or another of these two categories. Anyone who believes they can or will is either underestimating the scope of needed housing activity or overestimating the gullibility of the federal auditors.

The fact of the matter is that any good authority will have under way many continuing, unspectacular activities that are not properly considered either project development or management. For example, some well-trained staff members of a local authority will be working for long periods of time with the local city planning commission on site selection and areas of future operation. Some of this work will be too general to be chargeable to the development of any specific project. Some of it will consist of preliminary surveys as to need and the prospects of land acquisition in areas that will later be abandoned, at least for the time being, as the sites of local authority building. As a local authority's experience in building and managing accumulates, it ought to take the lead in securing more modern and more intelligent building codes and allied regulations. To what specific project could the cost of this most desirable activity be charged? Similarly, the current USHA-local authorities program will come to an abrupt halt in the near future unless demolition practice is improved generally in cities throughout the country. For its own protection a local housing authority ought to be giving serious study and positive aid to the improvement of demolition ordinances and their administration. Necessary as this may be, it is not development cost nor project operation. No auditor in his right mind would allow it to be charged to either. Many other examples could be cited, but these ought to make the point clear.

Looked at from the other side, the case for local working funds in the hands of local housing authorities is equally convincing. Under the present program local communities are making substantial contributions to public housing subsidies. Millions of dollars of federal and non-federal funds are being invested for long periods of time. If this enterprise is worth undertaking at all, it is worth doing well. The local

communities will be most directly benefited by the long-term results of these programs. In the light of these facts, it is only common sense to urge that local governments in the areas of operation of local housing authorities ought to contribute to the annual working budgets of the authorities an amount reasonably calculated to meet the expenses of a minimum staff to carry out promptly and vigorously the policies determined by the members of the authority.

Only one other substitute has been suggested in place of the allocation of working funds for staff operations. It is *prima facie* such a weak proposal that it hardly deserves discussion here. It is that members of a local authority might become individually responsible for the administration of certain phases of their authority's program. Local authority members are simply too busy to undertake detailed administrative jobs in addition to their normal business and professional work. Furthermore, splitting up the authority's responsibility in this fashion is bound sooner or later to lead to disagreement and trouble. It is good to be able to report that very few local authorities have seriously considered this procedure once their programs were under way. It is significant that not one that has adopted it is anywhere near the front ranks of local authorities in the country today.

WANTED—PERSONNEL

Adequate working funds, of course, do not guarantee a competent authority staff. Competent and experienced persons for housing jobs are hard to find. In light of these facts it would seem very poor policy to restrict the choice still further by giving strong preference to persons living in the locality in which an authority operates.

On the other hand, it has proved very questionable practice to turn over too much of a local authority's work to architects, engineers, or others employed part-time on fees. Much of the trouble that has arisen between local authorities and their technical employees is traceable to this practice. By this time the experience is conclusive against the assertion by one former local authority chairman in a large city that any good architectural firm can do all the work necessary in the development of a low-rent housing project. It is significant to note that this gentleman's authority probably has had more trouble in proportion to its accomplishments than any other local authority in the country during the past year. Even the most capable architects, retained on a fee basis to develop project plans, are not in any sense substitutes for a competent technical director (let alone an executive director) to advise the authority in the formulation of its program of project development.

Although a glib salesman can make out a plausible case for farming out a lot of the basic work to professional men (whose fees unfortunately vary with the size of the construction program), this device usually makes much more trouble than it saves.

At the close of the year a few authorities had entered upon conversations with civil service commissions about examinations to choose some or all of their staff personnel. Examinations have actually been given in New York City, Syracuse, and Detroit.

Much remains to be done both by housing and civil service agencies. The most that can be said here is that they ought to work together on what is undoubtedly a very delicate and difficult problem. Probably no civil service commission has sufficient knowledge of housing to set a fair and effective examination for local authority personnel of any responsible grade without thorough consultation with representatives of the authority and with other housers in the community. It should also be evident that in a new and relatively undeveloped field, actual experience should be given more weight in staff selection than would be necessary or desirable in fields in which the written and oral examinations could deal with a thoroughly explored and largely settled body of fact and knowledge. Finally, in many communities civil service agencies may be operating on such small budgets that they would find it difficult to provide their services to a rapidly expanding enterprise like local authority housing.

The shortage of competent staff personnel for public housing is serious enough to warrant careful study, even at this early date, of ways and means of bringing into the local authorities young men and women who wish to make housing their careers. Some apprenticeship system should be worked out in the very near future. Many busy executive directors may feel that they have enough trouble without tripping over a lot of bright young college graduates who want to know what it is all about. On the other hand, unless some opening is made not only for college graduates but for more mature persons with relatively slight housing experience, the present famine of housing personnel will continue for a long time. It may continue so long that it will become not only an inconvenience but a serious danger to the accomplishment of the objectives of the program.

PUBLIC RELATIONS

Unquestionably, the experience of the last few months has demonstrated the need for more attention by local authority members and chief staff officers to their public relations. In too many communities other local officers, elective and appointive, know little about the meth-

ods and problems of housing officials. Too few of the responsible and influential leaders of local thought and opinion know enough about the public housing program to combat effectively the assaults that are being made upon it by a few special groups who are, or who believe themselves to be, adversely affected.

Good public relations means some attention to publicity through all available channels. Publicity, however, is by no means all of the story. First of all, a local authority seeking good public relations must have a consistent, thoroughly thought-out program. It must look upon itself as a public corporation undertaking a job of vital interest to all intelligent citizens. It must expect to be questioned and criticized for what it does. It must see that everyone connected with its program knows at least the A-B-C's of housing as well as his special job. It must see that every employee treats every citizen as a stockholder in the enterprise. Authority members and chief staff officers must expect to give a considerable proportion of their time to explaining and, if necessary, justifying the program. They should seek, by telling an honest, straightforward story, the understanding and support of citizen housing associations, chambers of commerce, labor unions, women's organizations, churches, newspapers, and others who represent and influence public appreciation of current public issues.

Many local authorities have made excellent starts toward sound public relations. Others are beginning to understand the importance of this phase of their work. It is probably true, however, that some local authorities are inclined to underestimate its significance. They feel that if their intentions are good and their efforts reasonably effective, the results will speak for themselves. They don't realize the danger that their ultimate judges may not know enough about the problem to distinguish the results from the caricatures of them that will be presented by numerically small but powerful groups. Even some who sense this danger still believe that they can offset it at some later time by giving out a press release or two or talking with a few individuals.

The experience of the leading local authorities, as well as that of other public agencies engaged in relatively new public enterprises, shows the seriousness of these misconceptions about public relations. A sound policy in this field cannot be postponed until the last moment. It is not a matter of a few tricks by some ex-newspaper man hired for that purpose. It is a continuing problem of devising an honest, intelligent housing program, with the advice and help of public and private organizations that are in a position to make definite contributions, following that program vigorously, and letting the citizens who are providing some of the capital and working funds know what is going

on. Finally, it means a willingness to listen to criticism and to change the program if and when criticism or experience shows a more effective and economical way of achieving the main ends.

MANAGEMENT GAINS

During 1938 those who have been proclaiming the vital part that management is to play in housing programs not only could see their prophecies and pronouncements come true in practice but also could see them gaining wider and wider recognition among all classes of housing officials. By the end of the year USHA had leased approximately one-half of the old PWA projects to local authorities. Thus both USHA and a sizeable group of the more progressive local authorities have had direct experience with management in the most critical period, before and immediately after project opening. By and large the record has been a good one. It has shown clearly, however, the value of pre-entry and in-service training for top personnel. It has also justified the recommendation that managers should be selected and assigned to their jobs at or very shortly after the beginning of construction. In a few cities the record has revealed the folly of pinch-penny economy in management salaries. Ill-equipped and poorly paid managers have lost many times the difference between their salaries and an adequate compensation that would have attracted men of real ability.

NAHO's Management Training Institute held in Washington with the close collaboration of USHA and the local authorities was a marked improvement over the first training course held in 1935-36. Although much remains to be learned and tried, the Institute discussions were conclusive evidence that managers of large-scale projects are advancing their profession by leaps and bounds.¹ In addition to the substance of management practice they are developing a sense of professional responsibility that is free from the pettiness and pretensions of some older professional groups.

During the year universities and colleges began to wake up to the coming need for management training. Today the chief danger points are two in number. First, although the need for trained managers is growing, the market could very easily be oversupplied by the interested colleges and universities if all of them should plunge into management training at once. Also it must be clear that particularly the first management courses, most of the students in which will be mature persons going directly to positions on management staffs, should give down-to-earth, practical instruction. This can be done only through ex-

¹ See *Managing Low-Rent Housing; A Record of Current Experience and Practice in Public Housing*. NAHO. March 1939. 289pp., mimeo. \$2. (\$1 to members of NAHO.)

perienced housing managers. Universities and colleges must seek their services. USHA, local authorities, and NAHO must help in arranging the most generous supply of management talent for instruction that will be compatible with the primary demand for well-managed projects.

At least two notable instances may be cited of the recognition of the fact that managers should become major advisers in project planning and design. During the Management Training Institute, A. C. Shire, Director of USHA's Technical Division, spoke to the managers on this subject. Further, he prepared for distribution a questionnaire on subjects that were bothering the specialists in his Division. Although this method of securing management opinion may not be the best one at the present time, the main point is that the manager's role in housing production is now being clearly seen for the first time. Another experiment in the same subject was a test study by W. W. Davies, under the direction of a special NAHO committee, of management experience in a sample number of projects in and around New York City. Although too limited for general application, it was a useful test of what is probably the best method of compiling and analyzing this material at the present time. USHA is contemplating its extension to other sections of the country.

These and other developments in housing management emphasize the growing need for direct and prompt clearance of management experience and problems. The Managers Division of NAHO, authorized by the Annual Meeting in October and approved by the Board of Governors at the same time, has a real opportunity to help fill this need. NAHO hopes to be able to secure funds for adequate staffing of this unit. Early in the year the Lavanburg Foundation made another grant to aid NAHO's management training program. Every indication is that USHA and the local authorities will continue their hearty cooperation with the in-service training for top personnel and that some of the appropriation will be used to aid a few universities and colleges in developing the pioneer courses in pre-entry training and for those in secondary management positions who wish to improve their understanding and eventually their position in the field. This will be all to the good but in light of the needs and problems in management there is simply no justification for resting on the oars or for any sense of complacency.

AIDS TO PRIVATE HOUSING

Despite adverse general business conditions, private housing construction reached the largest total since 1929. Amendments to the FHA

Act, including the insurance of some ninety per cent mortgages, undoubtedly contributed to this result. Quite as surely, however, the decline of vacancies well below the so-called normal percentage reflected a market condition that was favorable to further building. Except for the business and industrial recession that began late in 1937, the long-awaited housing shortage would undoubtedly have been in full force by the latter part of 1938. Even in the face of the recession the tightening of the market contributed materially to a rare phenomenon: a rise of residential construction in the face of generally adverse business conditions in almost all other sectors of our economy.

Things looked up as well for large-scale investment housing by private agencies. After a long and patient educational program by the FHA, large mortgage lenders made available sizeable sums for medium-rental, large-scale housing. The Metropolitan Life Insurance Company started a gigantic project in the Bronx, New York City. Under the general direction of George Gove, former NAHO President, the Metropolitan's development will be by far the largest single housing development ever projected in this country.

These upturns in the construction of small houses and in investment housing should be more than the advance agents of a building boom. They suggest the need for thorough reexamination both of the existing public regulation and stimulation of private residential building and of our present pattern of large-scale, moderate-rental, investment housing.

STIMULATION VERSUS CONTROL

For several years past attention has naturally been centered on how the government might properly stimulate private residential construction. Very little thought has been given to ways and means of slowing down a boom in housing construction. Anyone who lived through the middle and late twenties with his eyes open, however, ought now to be concerned with this second problem as well. The federal government is particularly involved, not only as a protector of economic health and public welfare, but as an agency that will have several billion dollars of contingent liabilities that might be largely turned into actual liabilities by the generation and collapse of a large-sized building boom. This prospective boom would not have to be of quite the same proportions as the one of the twenties to produce disastrous results to federal housing agencies.

Through the FHA and the Federal Home Loan Bank Board, brakes could be put upon a boom in small-house construction. The question is whether the brakes would take hold. It seems certain that a large

volume of private residential construction will actually be needed within the next few years. With the machinery geared to supply that need, it may easily generate a boom of very considerable proportions. Could the exhortations of the federal housing agencies, plus increases in the HLBB's lending rate, plus the stiffening of FHA's policy in making insurance commitments on new construction, stop a disastrous boom once it was well under way?

Maybe this is one of those questions that simply cannot be answered with any certainty without the serious danger of an actual trial. It presents, however, a terrifyingly serious problem that should not be waved aside merely because it will have to be faced at a somewhat distant period in the economic cycle. In short, the developments of 1938 have begun to spell out another problem for housing officials and students: What additional means, if any, should governmental agencies have in order to give them a reasonable chance to control a speculative, run-away building boom in private residential construction? It is not too early to start public discussion, at least on a limited scale, of any proposals to this end that may have been devised by officials or outside students of mortgage finance and the economics of residential building.

LIMITED DIVIDEND HOUSING LAWS

The developments in investment housing hold a no less serious question: What changes, if any, should be made in the organization of limited dividend housing corporations and in the kind and degree of public supervision under which they now operate? It is an open secret that the FHA's large-scale, limited dividend projects, with a single exception, have not incorporated under state housing boards established to regulate such housing developments. Presumably this is because both the promoters of the developments and the FHA officials believe that the state regulation is too severe; that is, that it imposes too much regulation and offers too little inducement to the investment of private capital.

This charge, of course, has been made by other and less responsible agencies for some time. These same groups are now promoting various schemes in which public powers, notably eminent domain, would be given to private organizations with a very minimum of public checks. To increase the effectiveness of some of these probably dangerous proposals, their sponsors have taken to claiming that they not only will solve the problem at which the limited dividend laws were aimed but will clear slums and make unnecessary local housing authorities as well. In this manner they are trying to divert at least a part of the public attention and criticism to public housing agencies and, by the

same token, to lessen the amount of scrutiny to which their own proposals will be subjected.

Housing officials and students should not be satisfied with pointing out the weaknesses and exposing the tactics of the promoters of these new schemes, however vulnerable they may be. Under the economic conditions that have prevailed in this country since 1926, limited dividend housing, under the general model set up in New York State and copied with minor changes in 13 other states, has not been an effective means of providing medium-rental investment housing. This is a fact despite the remarkable financial record made by the New York State Board projects. It is equally true, of course, that during a very large part of this period no agency or method of private or semi-private housing enterprise has been effective. Perhaps the disappointing volume of limited dividend housing has been due largely to adverse economic conditions and perhaps not.

The one thing clear is that these questions should be examined fairly and conscientiously in the near future by housing officials and other persons who have had direct experience and who are concerned with the public interest and not with the development of a new device to take the place of the subdivision racket of the twenties. At the outset, at least, it is not a question of continuing or throwing overboard limited dividend corporations. The present state acts deal with a variety of inducements and an even greater variety of controls and regulations. These are subject to a great number of changes in degree and an equally great variety of combinations. The problem, then, would seem to be to discover as accurately and objectively as possible just why the current laws have failed to produce the desired results. If some agreement can be reached on this point, the remedy should not be too difficult to find. Until this is at least tried no large urban community in this country will be able to devise a completely rounded, comprehensive housing program. Whether limited dividend corporations can be made to work or not, the housing market they were designed to serve will still exist.

HOLC COLLECTIONS

The pressure increased considerably for reduction in interest rates and for various kinds of moratoria on loans made by the Home Owners' Loan Corporation. This certainly was a development that should have been expected. In the early days of HOLC lending many loans undoubtedly were made to individuals who would have been better advised to give up their property at that time. They had been terribly oversold by high-pressure real estate men and simply had no chance

of ever owning the properties free and clear without sacrificing a decent standard of living for years. Others had been sold jerrybuilt houses on such a narrow equity that the unavoidable depreciation left their value, even an estimated normal value, let alone the actual cash market value at the time, considerably less than the face amount of the mortgage. It is true, of course, that if the HOLC in its early days had proceeded slowly enough to weed out all of these properties, it probably would have failed as a rescue agency designed to save the small-house mortgage market and the thousands of small lending institutions that provide much of the funds.

With the rescue job well done and with approximately one-sixth of the urban small-house mortgages in the country in its portfolios, the HOLC was an easy target for various agencies and individuals who sought economic or political favor with the mortgagors, particularly with those who found themselves in trouble largely because of the decline in economic activity during late 1937 and early 1938. Many of these self-appointed friends of the people and agitators against the HOLC policy represented the same group who were responsible largely for the original mess. They and their associates had built up the 1920 real estate boom and by high-pressure selling methods had launched thousands of inexperienced families on house purchase schemes that they had no real chance of carrying through. Unfortunately, the memories of most buyers, like those of many other people, are notably short.

The HOLC was also subjected to another form of attack during the year. Some of the lending agencies who welcomed it with open arms a few short years ago had recovered their breath and their self-composure. True to form they were back in Washington urging that the Corporation should sell back to them all or nearly all of the really good mortgages that it holds. Granting that the HOLC may have taken over some loans that were not in serious trouble at the time, this suggestion seemed to come with some incongruity from groups that would be the first to call attention to any failure of the HOLC, or any other government corporation for that matter, to carry through its original program in a businesslike fashion. In other words, this group wanted the good mortgages turned back to them so that the HOLC would hold only the questionable ones. When the unavoidable losses came in this second class, without a good collection record from the first class to offset them, these private lending institutions would undoubtedly be among the first to call attention to the losses to the taxpayer and to generalize about the supposed inefficiency of governmental agencies in business affairs.

Against both of these attacks the HOLC has taken a moderate but

firm position. Its borrowers who are in temporary financial difficulties are given generous consideration. The deadbeats and those who have no real chance of being able to meet their obligation have been carefully investigated and, if their position has seemed hopeless, their properties have been taken over, if necessary by foreclosure. So far the Corporation has also taken a firm stand against those who would relieve its portfolios of the good loans.

All things considered, the HOLC collection policy has received much less consideration by housing officials generally than it deserves. Although the Corporation was set up as an emergency rescue agency, its record in carrying through its program by collecting the amounts due it in principal and amortization may well establish precedents that will work strongly for or against other forms of governmental finance and enterprise in housing. If the house buyer with an HOLC mortgage can gang up under the leadership of local real estate men to avoid payment, why should not the tenants of a local authority project do the same thing to avoid or reduce rentals? For this and other reasons the continued sound administration of HOLC collection policy is essential to housing progress in the long run in this country.

TECHNICAL PROGRESS

No spectacular developments in the materials or methods of housing construction occurred during 1938. Despite the hopes aroused by writers in various popular magazines, revolutions of building technique are much less likely than a gradual evolution that will combine some current materials and methods with the partial application of so-called new ideas; for example, the prefabrication of certain units or sections. Nevertheless the last few months have been decidedly encouraging to those who wish to see more effective and economical building methods at the disposal of both private and public housing agencies.

Two useful summaries of the best thought of the day on housing standards were made during 1938. The Committee on the Hygiene of Housing of the American Public Health Association published in March its *Basic Principles of Healthful Housing*. It is divided into four main sections: Fundamental Physiological Needs, Fundamental Psychological Needs, Protection Against Contagion, and Protection Against Accidents. These underlying requirements of decent housing are better stated in this report than they ever have been before. More important, they are based upon what has been established by scientific testing as well as by the experience of public health officers as to the requirements of healthful individual and family life. With so many architects trying to design low-rent housing by paring down dwelling units used

by families of somewhat higher income and with various ingenious research departments concerned primarily with the market for particular materials, housers are most fortunate to have an authoritative statement from a profession that is interested directly in one of the end results of all housing, healthful living.

Working most closely with the Committee on the Hygiene of Housing, NAHO's Committee on Physical Standards and Construction prepared a preliminary report early in the year and by the first of 1939 had completed a draft of *Practical Standards for Modern Housing*. This report includes some of the same materials as the *Basic Principles of Healthful Housing*, but has the more orthodox arrangement of Site Selection, Site Development, Dwelling Plan, Design of Structure, and Dwelling Equipment. Naturally its emphasis is somewhat different than that of the report made by the public health officials. They supplement one another most effectively, however, and NAHO's report includes the *Basic Principles of Healthful Housing* as an appendix.

The Farm Security Administration of the United States Department of Agriculture completed some interesting experiments with partially prefabricated farm houses in the South. In Missouri it actually built 100 four-room and five-room frame houses, without baths, at an average construction cost of approximately \$1,100. Not only was this done without the ballyhoo that seems to accompany nearly all experiments and changes in building methods, but the FSA's engineers understand clearly the limitations of their procedures so far. Early in 1939 the results of these and other FSA building methods were summarized in an interesting illustrated pamphlet, *Small Houses*.

The Technical Division of FHA published two excellent pamphlets, *Planning Profitable Neighborhoods*, which deals with site planning, and *Architectural Planning and Procedure for Rental Housing*. The USHA prepared some clear summaries of current practice in its various Bulletins on Policy and Procedure and in *Unit Plans—Suggestions for the Interior Arrangement of Low-Rent Dwellings*. The Home Loan Bank Board continued its sponsorship of the Home Building Service Plan. If this Plan can overcome the inertia and covert opposition of certain architectural, building, and selling groups, it should reduce measurably the hazards now faced by every family of moderate means that undertakes to build or purchase a house.

These experiments, summaries, and publications indicate that all types of official housing agencies are attacking the problems of costs and economical design. They make few headlines but they do make for better and less expensive houses. It is from such developments as these rather than from glib comparisons with the automobile manu-

facturing business that real economies in housing production seem likely to come.

No less significant was the growing recognition of the role that experienced housing managers should play in site planning and dwelling design. They are in a position to see what materials stand up, what ideas work out in practice, and what ones make more trouble than they remedy. Naturally some architects and engineers are inclined to belittle the part to be played by the manager as an adviser, but his knowledge and rapidly accumulating experience will soon brush aside this professional pettiness.

THE STATES AND HOUSING

A year ago Ira S. Robbins, Counsel for the New York State Board of Housing, wrote an article for the *Yearbook* under the title "There's Plenty for the States to Do." Within the next few months the Constitutional Convention in New York State submitted to the voters an amendment to the basic law of the state that would enable the state government to assist medium- and low-rent housing to a much greater degree than is possible elsewhere in the country at the present time. This amendment was approved by the voters by a margin of more than two to one. In brief it provided that:

1. The legislature may provide for low-rent housing for persons of low income or for the clearance and rehabilitation of substandard areas, "or for both such purposes."

2. It may authorize capital or annual subsidies to public housing agencies, and borrowing for state loans to public housing agencies or to limited dividend corporations.

3. Upon proper legislative action, cities may make subsidies to, or guarantee the debts of, public housing agencies. They may make loans, not only to public agencies but to limited dividend corporations and "to owners of existing multiple dwellings for rehabilitation and improvement thereof for occupancy by persons of low income. . . ." as well.

4. The state may issue housing bonds up to 300 million dollars and may authorize local governments to expand their debt limits by 2 per cent for housing purposes. After 1941, the state borrowing may be increased upon approval of the voters. Loans or guarantees to housing developments that are self-supporting, with or without the aid of annual subsidies, are exempt from the local debt limitations.

5. Except during temporary emergencies, ad valorem real estate taxes may not be used to meet the public costs on housing developments in excess of the present debt limit.

6. Excess condemnation may be employed in acquiring land and the excess property may be used for any public purpose or leased or sold with restrictions.

7. The legislature may empower the state or a city or public corporation as part of a housing program to acquire land not immediately needed for project development.

Also noteworthy was New York City's passage of a special occupancy tax to raise cash subsidies for local public housing enterprise. Certainly much may be said against specific taxes for particular purposes. On the other hand, revenues do have to be increased, and with the present antiquated system of local finance some of the existing taxes undoubtedly are producing almost as much as may be rightfully expected of them. Pending reexamination of these creaking systems of local finance, special taxes for housing purposes may have a temporary place.

At any rate, New York State and New York City have again led the way into new fields of public responsibility and activity in housing.

RURAL HOUSING

At one of NAHO's earlier Annual Meetings, someone said that rural housing was like Mark Twain's weather: everyone talked about it but no one did anything about it. Probably the weakness in this analogy is that many housers apparently have done little talking and less thinking about rural housing. During 1938, however, there were indications that at last housers were coming to grips with this most important phase of the housing problems of this country.

Two or three influences have contributed to this result. First, housing officials and others whose natural interests were first in urban housing, found these programs at last at a stage in which they could be said to be well under way. Although they still presented many problems, their administrators and backers did at least find time occasionally to talk about something else. Rural housing and its particular problems were a natural subject. During the year, also, a number of public agencies issued reports on the conditions existing in farm homes in various parts of the country. Like the earlier RPI and the special urban studies, these reports contained nothing that was not known, at least in general terms. They did, however, give point and emphasis to the existence of rural slums, which are in many respects quite as degrading and costly as even the worst of their urban counterparts. Finally, urban housers began to realize that public support and federal financial assistance would not long be maintained for an openly and admittedly lopsided housing program.

This is no place to attempt an analysis of rural housing or to suggest a program for it. Briefly, however, two characteristics of rural

housing seem to stymie most of those who approach it with the experience of recent years in urban housing as their chief guide. First, the farm house in nearly all sections of the country is very closely tied in with the farm as a production unit. It is physically a part of whatever buildings and other equipment the farm has. With notable exceptions, its adequacy and repair are related directly to the economic health of the kind of agriculture on which the farm primarily depends. In the second place, the administration of any plan of public housing or of substantial public assistance to housing on farms would face some very obvious and substantial obstacles. The physical separation of various units within most rural areas would make serious difficulties in planning, construction, and particularly in operation and maintenance. Some state enabling acts provide for county housing authorities, which have the legal power to operate in rural areas. Some such authorities are in existence at the present time. It is by no means clear, however, by what means they can overcome the practical difficulties of running a housing program that will achieve not only low cost of construction and maintenance but low administrative costs as well.

A specialized but important phase of rural housing is the housing of migratory laborers, particularly in California and other western states. There some start has been made by federal, state, and local agencies. The difficulties inherent in maintaining decent living standards for any large group of migratory laborers have been aggravated in recent years by the large number of farm families that have gone to California from the so-called dust bowl. Added to those who long have followed the crops from the southern to the northern part of the agricultural belt along the Pacific Coast, these new migrants have created housing, education, and health problems that no longer can be ignored. Unfortunately, some farm organizations have added to the seriousness of these problems by actually encouraging further migration with the expectation that the newcomers would be sufficiently numerous to nullify any attempt, through unionism or otherwise, to raise the pitiable standard of living of those who, in the past, have provided this essential labor force.

No one among NAHO's officers or on its staff now pretends to know the answers to these problems, or to others in rural housing. A committee is being formed, however, to clarify the picture of rural housing conditions and needs and to explore possible lines of action. It will attempt to use the experience of the Farm Security Administration and its predecessor, the Resettlement Administration, of the Division of Immigration and Housing in California, as well as of the county and other local government units that have had some experience

in that state, and of agricultural colleges, extension services, and farm organizations that have contributed so much in recent years to other phases of rural life.

HOUSING AND WELFARE

Public housing in this country is largely an outgrowth of methods of combatting the economic depression of the early thirties. It has grown far but it started under these not too favorable circumstances. Similarly, public responsibility for relief and welfare policies, with the exception of institutional care for various special groups, was recognized at about the same time and as a result of the same economic forces. Recently some astonishment has been expressed, perhaps not entirely warranted, that public housing and public welfare activities have had little in common and, in many respects, seem to have been drifting further apart.

About the middle of 1938, however, housers began to reexamine their orthodox attitude toward welfare families. For some time the consensus among housing officials had been that the immediate objective of low-rent housing was the low-income, but more or less steadily employed wage earner. They had no serious objections to housing families on relief but felt that the responsibility lay with the relief officials to provide sufficient funds so that these families could pay the rent set for the low-income wage earner. During the last few months, however, housers have begun to realize that the problem is not quite so simple as that. The USHA now considers welfare families as one of the markets for the housing it finances. Many local authorities have led the way in this changing conception of the role of public housing.

On the other hand, up until very recently public relief officials paid very little attention, by and large, to public housing. Many of them have experimented with direct construction, with WPA labor, of housing for families on their rolls. Almost without exception these experiments have been failures. Also in the early thirties many public relief agencies had no long-term policy with respect to the payment of rent. Many paid rent only as a last resort to prevent evictions. Gradually this has been changed until now a considerable proportion of the public agencies pay some amount for rental as a matter of course. The amounts paid, however, vary astonishingly from locality to locality, and very few standards have been set or enforced as conditions of such payment.

The administration of public housing and public welfare activities touch at other points. Those just cited, however, indicate the need for some common ground and some common means of approaching the

problems that are common to the two groups. During 1938 the governing boards of both the American Public Welfare Association and the National Association of Housing Officials approved the establishment of a Joint Committee on Housing and Welfare. A preliminary meeting of this Committee was held in December and the first full meeting April 1 last. Meanwhile the Lavanburg Foundation of New York had joined as one of the cooperators by contributing the services of its Executive Director, Dr. Abraham Goldfeld, as Secretary to the Joint Committee. The Public Administration Clearing House has offered to sponsor a special conference of housing and relief officials to discuss at length their common problems and relationships. With the active cooperation of these agencies and their constituent members, there is reason to believe that some progress may be made in outlining administrative policies that will make public action more effective both in housing and in welfare.

DIRECTORY OF HOUSING AGENCIES

A SHARP increase in the number of housing agencies, comparable to the increase during 1937, was noted during 1938. Two hundred and twenty-seven local official administrative agencies known commonly as housing authorities are included in the directory this year as compared to one hundred and nineteen last year.

The passage of more state enabling acts and the continued expansion of the federal-local public housing program by the United States Housing Authority are largely responsible for the increase in local authorities. Only Arizona, Idaho, Iowa, Kansas, Maine, Minnesota, Missouri, Nevada, New Hampshire, New Mexico, Oklahoma, South Dakota, Utah, and Wyoming now lack legislation permitting the establishment of housing authorities.

Again this year the Directory of Housing Agencies is divided into two parts: first, by type of agency, and second, geographically. In the first part the three types are: official administrative—a public agency created under specific provisions of law, whose purpose is to regulate and/or finance, construct, and manage housing; official advisory—an agency appointed by public officials, but having only investigational or advisory powers; unofficial—any private agency whose major interest and activity is the improvement of housing for the low and moderate income groups.

The second part of the Directory lists by state all three types of housing agency and indicates also under which type each is classified in the first part.

OFFICIAL ADMINISTRATIVE HOUSING AGENCIES

It should be noted that with the exception of the Hawaii Housing Authority, the New Jersey State Housing Authority, and the Puerto Rico Housing Authority, all of the state or regional agencies listed in this group have only regulatory or investigational powers.

NATIONAL AGENCIES

FARM SECURITY ADMINISTRATION

*W. W. Alexander, *Administrator*

ADDRESS: Farm Security Administration, Washington, D. C.

FEDERAL HOME LOAN BANK BOARD

*John H. Fahey, *Chairman*

ADDRESS: Federal Home Loan Bank Board, Washington, D. C.

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

FEDERAL HOUSING ADMINISTRATION

*Stewart McDonald, *Administrator*

ADDRESS: Federal Housing Administration, Washington, D. C.

UNITED STATES HOUSING AUTHORITY

*Nathan Straus, *Administrator*

ADDRESS: North Interior Building, Washington, D. C.

STATE AND REGIONAL AGENCIES

ARKANSAS STATE HOUSING BOARD

MEMBERS: Vincent M. Miles, *Chairman*; *G. E. Riddell, *Secretary*; E. B. Bloom, R. D. Bogart, Mark Valentine

ADDRESS: 321 Union Station, Little Rock, Arkansas

(CALIFORNIA) DIVISION OF IMMIGRATION AND HOUSING

MEMBERS: Mattie Richards Butler, *President*; J. Earl Cook, Melville Dozier, Jr.

CHIEF: *Carey McWilliams

ADDRESS: State Building, San Francisco, California

DELAWARE STATE BOARD OF HOUSING

MEMBERS: Samuel M. Dillon, *President*; Joseph S. Hamilton, Frederic W. Kurtz, W. Glyn Newton, Roscoe Cook Tindall

SECRETARY: *Lawrence V. Smith

ADDRESS: Delaware Trust Building, Wilmington, Delaware

FLORIDA STATE HOUSING BOARD

MEMBERS: Hon. Fred P. Cone (Governor); *George C. Gibbs, W. V. Knott, J. M. Lee, Nathan Mayo

ADDRESS: Office of the Attorney General, Tallahassee, Florida

GEORGIA STATE HOUSING AUTHORITY

MEMBERS: *George B. Hamilton, *Chairman*; Henry T. McIntosh, *Vice-Chairman*; M. D. Collins, *Secretary*; Hon. E. D. Rivers (Governor), John B. Wilson

ADDRESS: State Treasurer's Office, State Capitol, Atlanta, Georgia

HAWAII HOUSING AUTHORITY

MEMBERS: Charles J. Pietsch, *Chairman*; James Gibb, *Vice-Chairman*; Arthur R. Keller, *Secretary*; Elbert J. Botts, George S. Waterhouse

EXECUTIVE DIRECTOR: *A. S. Guild

ADDRESS: P. O. Box 3046, Honolulu, T.H.

ILLINOIS STATE HOUSING BOARD

MEMBERS: Oscar W. Rosenthal, *Chairman*; C. L. Rice, *Vice-Chairman*; John Egan, Albert J. Horan, Rupert L. Mills, Mrs. G. A. Tawney

EXECUTIVE SECRETARY: *Allan C. Williams

ADDRESS: Room 1512, 228 North LaSalle Street, Chicago, Illinois

INDIANA STATE HOUSING BOARD

MEMBERS: T. A. Moynahan, *President*; Dr. Theo Cable, *Vice-President*; Dr. Verne K. Harvey, ex officio; Dick Heller, ex officio; John K. Jennings, ex officio; George Lommel, ex officio; Harvey W. Morley

EXECUTIVE SECRETARY: *Walter E. Stanton

ADDRESS: 301 (Balcony) State House, Indianapolis, Indiana

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

KANSAS STATE BOARD OF HOUSING

MEMBERS: Board established by state law, but since it is inoperative, personnel is not given.

MASSACHUSETTS STATE BOARD OF HOUSING

MEMBERS: John Carroll, *Chairman*; J. Fred Beckett, Joseph F. Higgins, Fred J. Lucey, Sidney T. Strickland

DIRECTOR: *Perry F. Nangle

ADDRESS: 20 Somerset Street, Boston, Massachusetts

NEW JERSEY STATE HOUSING AUTHORITY

MEMBERS: Fred W. Ehrlich, *Chairman*; Arthur A. Quinn, Sr., *Vice-Chairman*; E. E. Agger, Mrs. Warren Somers, Christian H. Ziegler

SECRETARY: *Harry I. Luftman

ADDRESS: 1060 Broad Street, Newark, New Jersey

NEW YORK STATE BOARD OF HOUSING

MEMBERS: Louis H. Pink, *Chairman*; Aaron Rabinowitz, *Vice-Chairman*; Richard S. Childs, William L. Collins, Thomas A. Murray

SECRETARY: *George D. Brown, Jr.

ADDRESS: 80 Centre Street, New York City

NORTH CAROLINA STATE HOUSING BOARD

MEMBERS: J. M. Broughton, *Chairman*; *Eugene Newsom, *Secretary*; H. W. Courtney, John Hackney, J. A. Jones

ADDRESS: Durham, North Carolina

OHIO STATE BOARD OF HOUSING

MEMBERS: Dillon R. Smalley, *Chairman*; *O. W. L. Coffin, *Secretary*; Ralph Emery, H. J. Halper, Charles H. Jones, ex officio; Charles L. Sherwood, ex officio; Carl G. Wahl, ex officio

ADDRESS: Williamson Building, Cleveland, Ohio

PENNSYLVANIA STATE BOARD OF HOUSING

MEMBERS: George E. Evans, *Chairman*; George J. Kohn, *Secretary*; Alfred P. Hagen, William B. Ramsey (1 vacancy)

EXECUTIVE DIRECTOR: *Charles V. Doyle

ADDRESS: State Board of Housing, Department of Health, Harrisburg, Pennsylvania

PUERTO RICO HOUSING AUTHORITY

MEMBERS: Frank L. Dorathy, *Chairman*; Enrique Calimano, Dr. Manuel V. del Valle, Rafael A. Gonzalez, Dr. Jose Mendin Sabat

EXECUTIVE DIRECTOR: *Francisco Pons

ADDRESS: P. O. Box 1206, San Juan, Puerto Rico

SOUTH CAROLINA STATE HOUSING BOARD

MEMBERS: R. L. Sumwalt, *Chairman*; R. W. Hudgens, *Vice-Chairman*; F. C. Robinson (2 vacancies)

SECRETARY: *C. G. Shockley

ADDRESS: 1325 Main Street, Columbia, South Carolina

VIRGINIA STATE BOARD OF HOUSING

MEMBERS: Board established by state law, but since it is inoperative, personnel is not given.

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

MUNICIPAL AND METROPOLITAN AGENCIES

AKRON METROPOLITAN HOUSING AUTHORITY

MEMBERS: Paul E. Belcher, *Chairman*; A. W. Dickson, *Vice-Chairman*;
J. R. Barr, A. J. Frecka, Forrest D. Myers

DIRECTOR: *M. P. Lauer

ADDRESS: 31 North Summit Street, Akron, Ohio

ALEXANDER COUNTY HOUSING AUTHORITY

MEMBERS: *Dr. James S. Johnson, *Chairman*; H. L. Yates, *Vice-Chairman*;
John B. Greaney, T. D. Johnson, Dr. H. A. Moreland

MANAGER: A. E. Rust

ADDRESS: Halliday Estate Building, Cairo, Illinois

ALEXANDRIA HOUSING AUTHORITY

MEMBERS: Dr. George R. Lindley, *Chairman*; W. G. May, *Vice-Chairman*;
*Chesley H. Thomas, *Secretary-Treasurer*; R. B. Emshwiller,
Joel M. Jones

ADDRESS: 117 North Harrison Street, Alexandria, Indiana

ALICE, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *Bruno Goldapp, *Chairman*; Leslie Costley, *Secretary*

ADDRESS: Alice, Texas

ALLEGHENY COUNTY HOUSING AUTHORITY

MEMBERS: Maj. Theo. Eicholz, *Chairman*; John J. Mullen, *Vice-Chairman*;
Jesse M. House, Edward J. Leonard, Edward C. Striebich

DIRECTOR: *C. J. Ryan

ADDRESS: 414 County Office Building, Pittsburgh, Pennsylvania

ALLENTOWN HOUSING AUTHORITY

MEMBERS: Charles W. Ettinger, *Chairman*; Raymond J. Bader, *Secretary*;
Harry Harley (2 vacancies)

ACTING EXECUTIVE DIRECTOR: *Edward N. Woolston

ADDRESS: 527 Hamilton Street, Allentown, Pennsylvania

ANDALUSIA HOUSING AUTHORITY

MEMBERS: *L. E. Brown, Mrs. D. D. Chapman, George W. Etheridge,
J. J. Moates, G. W. Proctor

ADDRESS: Andalusia, Alabama

ANDERSON HOUSING AUTHORITY

MEMBERS: Frank Dearing, *Chairman*; J. Roy Bolds, John J. Bronnen-
burg, Wesley Browning, Charles M. Grimes

DIRECTOR: *Elmer E. East

ADDRESS: 416 Citizens Bank Building, Anderson, Indiana

ANNAPOLIS, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: William F. Stromeyer, *Chairman*; Harry R. England, *Vice-Chairman*;
Eugene T. Griffin, James A. Haley, Dr. Carl P. Russell

EXECUTIVE DIRECTOR: *Lawrence L. Monnett, Jr.

ADDRESS: 15 West Street, Annapolis, Maryland

ANNISTON HOUSING AUTHORITY

MEMBERS: J. Ralph Hamilton, *Chairman*; J. R. Morgan, *Vice-Chairman*;
W. P. Acker, L. T. Smith, Howard Trammell

EXECUTIVE DIRECTOR: *Walter J. Merrill

ADDRESS: Anniston, Alabama

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

ARECIBO HOUSING AUTHORITY

MEMBERS: Augusto Martinez Gaud, *Chairman*; Jose Garcia Abreu, Laura Perez de Munoz, Vincente Gonzalez, Virgilio Garcia Rigaud

EXECUTIVE SECRETARY: *Diego E. Ramos

ADDRESS: Arecibo, Puerto Rico

ASBURY PARK, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Michael Weinstein, *Chairman*; Charles E. Jones, *Vice-Chairman*; Lawrence C. Maher, Dr. E. A. Robertson, James Sutherland

SECRETARY: *Charles G. Lumley

ADDRESS: 1322 Locust Drive, Asbury Park, New Jersey

ATHENS HOUSING AUTHORITY

MEMBERS: E. B. Braswell, *Chairman*; W. T. Forbes, Sr., C. A. Trussel, R. V. Watterson, James White, Jr.

SECRETARY AND EXECUTIVE DIRECTOR: *Joel A. Wier

ADDRESS: P. O. Box 378, Athens, Georgia

ATLANTA HOUSING AUTHORITY

MEMBERS: C. F. Palmer, *Chairman*; James D. Robinson, Jr., *Vice-Chairman*; A. Robert Dorsen, Frank Ethridge, O. M. Harper

EXECUTIVE DIRECTOR: *Philip Weltner

ADDRESS: First National Bank Building, Atlanta, Georgia

ATLANTIC CITY, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Walter J. Buzby, *Chairman*; Frank Fiore, Mrs. Warren Somers, George R. Swinton, Thomas K. Wilson

SECRETARY: *Robert A. Watson

ADDRESS: 1615 Pacific Avenue, Atlantic City, New Jersey

AUGUSTA, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Elbert Peabody, *Chairman*; Lee Blum, *Vice-Chairman*; Rev. John E. Hines, Dr. E. C. Peters, Richard Reid

EXECUTIVE DIRECTOR: *Hal R. Powell

ADDRESS: 606 Marion Building, Augusta, Georgia

AUSTIN HOUSING AUTHORITY

MEMBERS: E. H. Perry, Sr., *Chairman*; A. J. Wirtz, *Vice-Chairman*; Miss Louise Haynie, Hubert Jones, W. R. Nabours

EXECUTIVE DIRECTOR: *Guiton Morgan (City Manager)

ADDRESS: City Hall, Austin, Texas

BALTIMORE HOUSING AUTHORITY

MEMBERS: James R. Edmunds, Jr., *Chairman*; George M. Smith, *Vice-Chairman*; Samuel H. Hoffberger, George C. Mantz, George B. Murphy

DIRECTOR: *C. W. Perkins

ADDRESS: Room 407, Municipal Building, Baltimore, Maryland

BETHLEHEM HOUSING AUTHORITY

MEMBERS: Robert Pfeifle (Mayor), *Chairman*; Samuel E. Fishburn, *Vice-Chairman*; William C. Bader, Andrew Litzenberger, John T. Stefko

SECRETARY: *Robert L. Fox

ADDRESS: 53 East Broad Street, Bethlehem, Pennsylvania

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BEVERLY, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Leaward G. Stratton, *Chairman*; Harold Smith, *Vice-Chairman*; *Dr. John B. Clement, *Secretary Pro Tem*; James J. Carr (1 vacancy)

ADDRESS: Warren and Vankirk Streets, Beverly, New Jersey

BIG SPRING HOUSING AUTHORITY

MEMBERS: *J. B. Collins, *Chairman*; R. L. Cook, Ira Driver, Joe B. Harrison, Harry Hurt

ADDRESS: Big Spring, Texas

BILLINGS HOUSING AUTHORITY

MEMBERS: *I. D. O'Donnell, *Chairman*; Miss Edith Battey, Ernest T. Eaton, S. G. Hammond, Monte C. Nugent

ADDRESS: 207 Hedden Building, Billings, Montana

BIRMINGHAM DISTRICT, HOUSING AUTHORITY OF THE

MEMBERS: Frank E. Spain, *Chairman*; G. C. Leigh, *Vice-Chairman*; Charles P. Marks, Frank P. Sanford, C. P. Thiemonge

SECRETARY AND EXECUTIVE DIRECTOR: *J. C. deHoll

ADDRESS: P. O. Box 37, Birmingham, Alabama

BLUFFTON HOUSING AUTHORITY

MEMBERS: *William Thoma, *Chairman*; Amos Gerber, Byrl J. Masterson, J. C. Moynihan, S. A. Valentine

ADDRESS: Bluffton, Indiana

BOSTON HOUSING AUTHORITY

MEMBERS: John A. Breen, *Chairman*; Rev. Thomas R. Reynolds, *Vice-Chairman*; Bradbury F. Cushing, *Treasurer*; John Carroll, Harold Field Kellogg

EXECUTIVE DIRECTOR: *Francis X. Lane

ADDRESS: Suite 601, 18 Oliver Street, Boston, Massachusetts

BOUND BROOK, HOUSING AUTHORITY OF THE BOROUGH OF

MEMBERS: Dominick Beronio, *Chairman*; Frank W. Cuccia, *Vice-Chairman*; Dr. Irving Klompus, P. A. Santomen, George J. Vayda

TEMPORARY SECRETARY-DIRECTOR: *Martin S. Kissel

ADDRESS: 403 East High Street, Bound Brook, New Jersey

BRAZIL, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Charles F. Maurer, *Chairman*; Miss Blanche E. Luce, *Vice-Chairman*; *Ray L. Coughanowr, *Secretary-Treasurer*; Frank H. Cooper, William J. Tipton

ADDRESS: Brazil, Indiana

BRIDGEPORT HOUSING AUTHORITY

MEMBERS: *Rev. Stephen J. Panik, *Chairman*; Harold Barker, Anthony Ciresi, John E. Lyddy, John J. O'Brien.

ADDRESS: 79 Church Street, Bridgeport, Connecticut

BRIDGETON, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *George Maier, *President*; Max Feinstein, *Vice-President*; H. Myron Bacon, *Secretary*; E. Morgan Maxwell, David H. Moore

ADDRESS: Bridgeton, New Jersey

BRISTOL HOUSING AUTHORITY

MEMBERS: Carl A. Jones, *Chairman*; C. P. Daniel, *Vice-Chairman*; W. H. Blakley, H. H. Harkrader, R. H. McClure

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

- EXECUTIVE DIRECTOR: *J. F. McCrary
ADDRESS: Reynolds Arcade Building, Bristol, Virginia
- BROWNSVILLE HOUSING AUTHORITY
MEMBERS: Mrs. Volney Taylor, *Chairman*; B. L. Kowalski, John Pipkin, J. M. Stein, Col. W. E. Talbot
EXECUTIVE SECRETARY: *George Mansur
ADDRESS: Brownsville, Texas
- BRUNSWICK, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: *R. A. Gould, *Chairman*; J. M. Armstrong, Dr. J. B. Avera, A. J. Gordon, Alton H. Perry
ADDRESS: Brunswick, Georgia
- BUFFALO MUNICIPAL HOUSING AUTHORITY
MEMBERS: William L. Collins, *Chairman*; Frank M. Barker, Harold C. Hanover, William J. Irwin, Mrs. Edward B. McKenna
EXECUTIVE SECRETARY: *Howard A. Kelly
ADDRESS: 2001 City Hall, Buffalo, New York
- BURLINGTON HOUSING AUTHORITY
MEMBERS: *Joseph Winterbotham, *Chairman*; Paul D. Kelley, *Vice-Chairman*; William H. A. Mills, *Secretary*; Miss Marian Elder, Mrs. Henry B. Shaw
ADDRESS: 194 Main Street, Burlington, Vermont
- BUTTE HOUSING AUTHORITY
MEMBERS: *Frank W. Bird, *Chairman*; M. S. Galasso, Frank Hinchcliffe, William Honey (1 vacancy)
ADDRESS: % Montana Power Company, Butte, Montana
- CAMBRIDGE HOUSING AUTHORITY
MEMBERS: *John H. Corcoran, *Chairman*; Daniel F. Burns, Rev. Augustine F. Hickey, Kenneth C. Lincoln, Henry Wise
ADDRESS: 37 New Towne Court, Cambridge, Massachusetts
- CAMDEN, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: *Horace R. Dixon, *Chairman*; Dr. M. F. Wheatland, *Vice-Chairman*; William H. White, *Secretary*; W. F. Dobbins, John Green
ADDRESS: 717 Clinton Street, Camden, New Jersey
- CANTON METROPOLITAN HOUSING AUTHORITY
MEMBERS: George D. Craft, *Chairman*; Leas W. Kinney, *Acting Secretary*; Margaret M. Allman, Clay E. Hunter, Edwin H. Walker
COUNSEL: *Walter H. Allman
ADDRESS: 608 First National Bank Building, Canton, Ohio
- CHARLESTON HOUSING AUTHORITY
MEMBERS: Dr. Josiah E. Smith, *Chairman*; James Coles, Howard M. Harley, Mrs. George R. Lunz, Clelia P. McGowan, Henry A. Molony, W. D. Schwartz, Jr.
EXECUTIVE SECRETARY: *E. D. Clement
ADDRESS: Room 33, 5 Exchange Street, Charleston, South Carolina
- CHARLESTON, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: Leroy Allebach, *Chairman*; George W. King, *Vice-Chairman*; R. J. Carroll, Hattie Clark, W. E. Kirk
EXECUTIVE DIRECTOR: *Philip H. Hill

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

- ADDRESS: P. O. Box 344, Charleston, West Virginia
CHARLOTTE HOUSING AUTHORITY
 MEMBERS: *Edwin L. Jones, *Chairman*; Frank Dowd, *Vice-Chairman*;
 Earl Gluck, L. R. McEliece, J. A. Stokes
 ADDRESS: 209 West 4th Street, Charlotte, North Carolina
- CHATTANOOGA HOUSING AUTHORITY**
 MEMBERS: P. H. Wood, *Chairman*; Maurice Poss, *Vice-Chairman*; T. R.
 Cuthbert, A. T. Johnson, S. J. McCallie
 SECRETARY-TREASURER: *R. Glenn Young
 ADDRESS: Hamilton National Bank Building, Chattanooga, Tennessee
- CHESTER HOUSING AUTHORITY**
 MEMBERS: Adie S. Rush, *Chairman*; Edward D. McLaughlin, *Vice-Chairman*;
 *Allan G. Tyson, *Secretary*; Dr. Joseph F. Dunn, Thomas J.
 Reardon
 ADDRESS: 9 West 3rd Street, Chester, Pennsylvania
- CHICAGO HOUSING AUTHORITY**
 MEMBERS: Joseph W. McCarthy, *Chairman*; Coleman Woodbury, *Vice-Chairman*;
 Edgar L. Schnadig, *Treasurer*; Patrick F. Sullivan, Robert
 R. Taylor
 EXECUTIVE SECRETARY: *Miss Elizabeth Wood
 ADDRESS: 208 South LaSalle Street, Chicago, Illinois
- CHICOPEE HOUSING AUTHORITY**
 MEMBERS: *Dr. Karol M. Smolczynski, *Chairman*; Edward J. Ziemba,
Secretary; William Austin, James E. Hafey, Anthony J. Pimentel
 ADDRESS: 64 Center Street, Chicopee, Massachusetts
- CINCINNATI METROPOLITAN HOUSING AUTHORITY**
 MEMBERS: Stanley M. Rowe, *Chairman*; Fred Hock, Mrs. Simon Kuhn,
 Joseph Sagmeister, John B. Spilker
 DIRECTOR: *George Garties
 ADDRESS: 1001 Neave Building, Cincinnati, Ohio
- CLACKAMAS COUNTY HOUSING AUTHORITY**
 MEMBERS: *L. C. Stoll, *Chairman*; Earl S. Burdick, *Vice-Chairman*; L. A.
 Wievesiek, *Secretary-Treasurer*; Thomas P. Long, Charles B. Shirley
 ADDRESS: Court House, Oregon City, Oregon
- CLEMENTON, HOUSING AUTHORITY OF THE BOROUGH OF**
 MEMBERS: *Miss Eleanor G. Phillips, *Chairman*; Charles Hart, *Vice-Chairman*;
 William J. Miller, Charles L. Skerrett, David Weir
 ADDRESS: Berlin Road, Clementon, New Jersey
- CLEVELAND METROPOLITAN HOUSING AUTHORITY**
 MEMBERS: Marc J. Grossman, *Chairman*; David E. Green, Max S. Hayes,
 John C. Kline, John C. McHannan
 DIRECTOR: *Ernest J. Bohn
 ADDRESS: Housing Center, West Mall Drive, Cleveland, Ohio
- COLBERT COUNTY HOUSING AUTHORITY**
 MEMBERS: *Fred W. Ashe, J. G. Baker, Sam C. Cooke, Charles T. Polk,
 Ralph M. Saliba
 ADDRESS: Sheffield, Alabama

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

COLUMBIA HOUSING AUTHORITY

MEMBERS: W. Smedes Hendley, *Chairman*; E. C. Coker, Geddings H. Crawford, Samuel L. Latimer, L. Cooper Smith

ACTING DIRECTOR: *William R. Geddings

ADDRESS: 627 Bull Street, Columbia, South Carolina

COLUMBUS, HOUSING AUTHORITY OF

MEMBERS: *Theo J. McGee, *Chairman*; W. J. Fielder, *Vice-Chairman*; Meyer Goldstein, E. J. Knight, A. H. Chapman

ADDRESS: Columbus, Georgia

COLUMBUS METROPOLITAN HOUSING AUTHORITY

MEMBERS: Charles S. Chubb, *Chairman*; Frank A. Hunter, *Vice-Chairman*; Charles L. Dolle, Fred Lazarus, Jr., Edgar L. Weinland

EXECUTIVE DIRECTOR: *O. A. Corzilius

ADDRESS: Room 222, City Hall, Columbus, Ohio

CORPUS CHRISTI, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Cecil E. Burney, *Chairman*; John T. Wright, *Vice-Chairman*; Orville Cawker, Henry Coutret, G. O. Garrett

EXECUTIVE DIRECTOR: *Finley Vinson

ADDRESS: 314 Furman Building, Corpus Christi, Texas

COVINGTON MUNICIPAL HOUSING COMMISSION

MEMBERS: William F. Burke, *Chairman*; E. A. Cassidy, *Vice-Chairman*; Linus Hand, H. A. Knollman (Mayor), Dr. Lucas J. Lee

EXECUTIVE DIRECTOR: *Forrest J. Alvin

ADDRESS: YMCA Building, Covington, Kentucky

DALLAS HOUSING AUTHORITY

MEMBERS: J. George Loving, *Chairman*; Huber Boedecker, C. W. Davis, Rabbi H. Raphael Gold, B. H. Majors

EXECUTIVE DIRECTOR: *James L. Stephenson

ADDRESS: 2525 Lucas Drive, Dallas, Texas

DAYTON METROPOLITAN HOUSING AUTHORITY

MEMBERS: Andrew S. Iddings, *Chairman*; W. S. Robinson, *Vice-Chairman*; Mrs. Jesse K. Bailey, Samuel G. Carr (1 vacancy)

DIRECTOR: *Charlton D. Putnam

ADDRESS: 701-02 Harries Building, Dayton, Ohio

DAYTON MUNICIPAL HOUSING COMMISSION

MEMBERS: *Albert Schaffield, *Chairman*; William Tharp, *Vice-Chairman*; Martin H. Held, David Holmes (1 vacancy)

ADDRESS: Dayton, Kentucky

DAYTONA BEACH, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: J. Frank Isaac, *Chairman*; Mary McLeod Bethune, J. L. Gresham, W. F. Hurley, George D. Kellerman

EXECUTIVE DIRECTOR: *Robert A. Merrell

ADDRESS: P. O. Box 830, Daytona Beach, Florida

DEARBORN HOUSING COMMISSION

MEMBERS: Clark M. Greene, *Chairman*; Henry J. Miller, *Vice-Chairman*; Jesse W. Bollinger, Henry J. Dalmer, Dean Tate

DIRECTOR AND SECRETARY: *John K. Schuesler

ADDRESS: City Hall, Dearborn, Michigan

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

DECATUR HOUSING AUTHORITY

MEMBERS: *A. R. Almon, C. H. Blount, C. Murphy Candler, Mrs. J. A. McCrary, Dr. W. S. Nelms
ADDRESS: Decatur, Georgia

DECATUR HOUSING AUTHORITY

MEMBERS: *Nathan Nelson, *Chairman*; Robert Heller, *Secretary*; John DeVoss, T. F. Graliker, James Kocher, Jr.
ADDRESS: Decatur, Indiana

DELAWARE COUNTY HOUSING AUTHORITY

MEMBERS: Francis W. Finan, *Chairman*; Gilbert F. Meade, *Vice-Chairman*; Joseph T. Meredith, Glenn E. Richman, Byron Wingate
EXECUTIVE DIRECTOR: *H. L. Carr
ADDRESS: 343-45 Johnson Block, Muncie, Indiana

DELAWARE COUNTY HOUSING AUTHORITY

MEMBERS: *John C. Bergdoll, J. H. Grant, Harry J. Hurley
ADDRESS: Chester, Pennsylvania

DENVER, HOUSING AUTHORITY OF THE CITY AND COUNTY OF

MEMBERS: James Q. Newton, *Chairman*; David E. Harlem, *Vice-Chairman*; James A. Brownlow, Miss Irma Greenawalt, Rev. John R. Mulroy
DIRECTOR: *W. T. Hedgecock
ADDRESS: 409 City and County Building, Denver, Colorado

DETROIT HOUSING COMMISSION

MEMBERS: Thomas P. Danahey, *President*; Edward H. Rogers, *Vice-President*; Charles H. Awkerman, Harriett D. Kelly, Edward E. Thal
DIRECTOR-SECRETARY: *Carl L. Bradt
ADDRESS: 1707 Water Board Building, Detroit, Michigan

DISTRICT OF COLUMBIA, ALLEY DWELLING AUTHORITY FOR THE

MEMBERS: Melvin C. Hazen, *Chairman*; David Lynn, John Nolen, Jr.
EXECUTIVE OFFICER: *John Ihlder
ADDRESS: Benjamin Franklin Station, Washington, D. C.

DUNKIRK, HOUSING AUTHORITY OF

MEMBERS: Harry McDonald, *Chairman*; George Baker, *Vice-Chairman*; *John Hoover, *Secretary*; Earl Merry, Charles Rees
ADDRESS: 324 North Main Street, Dunkirk, Indiana

EAST CHICAGO, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: John Horn, *Chairman*; Dolphie L. White, *Vice-Chairman*; Charles B. Kerr, Philip Nagdeman, Dr. M. A. Tilka
SECRETARY: *N. T. Stepanovich
ADDRESS: City Hall, East Chicago, Indiana

ELIZABETH, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Otto G. Altenburg, *Chairman*; Miss Matilda C. Flynn, *Vice-Chairman*; J. Henry George, George J. Reiss, Mrs. Jerome Samuels
SECRETARY-TREASURER: *John A. Kervick
ADDRESS: 1139 East Jersey Street, Elizabeth, New Jersey

EL PASO HOUSING AUTHORITY

MEMBERS: F. B. Fletcher, *Chairman*; Mrs. Otto Nordwald, *Vice-Chairman*; W. B. Clark, Modesto Gomez, George Webber

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- SECRETARY: *A. B. Swain
ADDRESS: Bassett Tower, El Paso, Texas
- ERIE HOUSING AUTHORITY
MEMBERS: Melvin Zurn, *Chairman*; *H. Eugene Kelley, *Secretary*;
Michael J. Campbell, William Kneib, Neil McLaughlin
ADDRESS: 731 East 6th Street, Erie, Pennsylvania
- FAIRMONT HOUSING AUTHORITY
MEMBERS: A. C. Spurr, *Chairman*; W. S. Clark, Ralph H. Dollison, C.
Howard Hardesty, J. Clyde Morris
SECRETARY: *E. E. McWhorter
ADDRESS: P. O. Drawer 1162, Fairmont, West Virginia
- FALL RIVER HOUSING AUTHORITY
MEMBERS: *Orient Laplante, *Chairman*; Joseph Ainsworth, John B.
Cummings, Milton S. Handford, Lincoln P. Holmes
ADDRESS: 588 Mt. Hope Avenue, Fall River, Massachusetts
- FAYETTEVILLE HOUSING AUTHORITY
MEMBERS: W. R. Spencer, *Chairman*; L. L. Baxter, *Vice-Chairman*;
*Bernal Seamster, *Secretary*; S. J. Campbell, J. M. Williams
ADDRESS: Industrial Building, Fayetteville, Arkansas
- FLINT HOUSING AUTHORITY
MEMBERS: Harry A. Burnham, *President*; Michael J. Burke, *Vice-President*;
*Paul Coleman, *Secretary*; Frank H. Hawes, Herbert A. Milliken, Jr.
ADDRESS: City Hall, Flint, Michigan
- FLORENCE HOUSING AUTHORITY
MEMBERS: *Charles L. Haley, Jr., *Chairman*; Harold S. May, *Secretary*;
T. T. Hackworth, Jesse J. Marsh, Charles B. Thomas
ADDRESS: Florence, Alabama
- FORT LAUDERDALE, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: *L. S. Remsberg, *Chairman*; R. E. Dye, William G. Hardy,
George E. Haskins, F. L. Miller
EXECUTIVE SECRETARY: John E. Coryell
ADDRESS: Box 58, Fort Lauderdale, Florida
- FORT WAYNE HOUSING AUTHORITY
MEMBERS: William B. F. Hall, *Chairman*; David Lewis, *Vice-Chairman*;
Ernest C. Gallmeier, Hugh Keegan, Albert H. Schaaf
EXECUTIVE SECRETARY: *John Essig
ADDRESS: 201 Dime Bank Building, Fort Wayne, Indiana
- FORT WORTH, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: B. C. Reich, *Chairman*; Frank E. Edelbrock, Jr., *Vice-Chairman*;
Mabel G. Bennett, Dr. Charles H. McCollum, Jr., R. J. Newton
EXECUTIVE SECRETARY AND MANAGER: *Homer A. Hunter
ADDRESS: 20 Jennings Avenue, Fort Worth, Texas
- FRANKFORT MUNICIPAL HOUSING COMMISSION
MEMBERS: D. D. Smith (Mayor), *Chairman*; J. B. Blanton, J. W. Brooker,
T. B. McGregor, J. M. Perkins

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

- EXECUTIVE DIRECTOR: *Kent K. Kern
 ADDRESS: 209 Peoples State Bank Building, Frankfort, Kentucky
- FREDERICK, HOUSING AUTHORITY OF THE CITY OF
 MEMBERS: W. Clinton McSherry, *Chairman*; William B. Bennett, *Vice-Chairman*; Lewis R. Dertzbaugh, *Secretary*; James H. Gambrill, 3rd, Charles McC. Mathias
 SECRETARY-TREASURER: *John L. Shaw
 ADDRESS: Frederick, Maryland
- GALLATIN COUNTY HOUSING AUTHORITY
 MEMBERS: *Max H. Galt, *Chairman*; W. H. Brinkley, R. N. Harmon, H. F. Howell (Mayor), Earl L. Rich
 ADDRESS: Shawneetown, Illinois
- GARY, HOUSING AUTHORITY OF THE CITY OF
 MEMBERS: Hartley Replogle, *Chairman*; Jack Lazerwitz, *Vice-Chairman*; McM. Coffing, L. A. O'Donnell, John Radigan
 EXECUTIVE SECRETARY: *Kenneth Parmelee
 ADDRESS: City Hall, Gary, Indiana
- GREAT FALLS HOUSING AUTHORITY
 MEMBERS: Fred A. Fligman, *Chairman*; Fred J. Martin, *Vice-Chairman*; J. George Graham, L. E. Taylor, Frank E. Wilcox
 SECRETARY: *R. H. Willcomb
 ADDRESS: P. O. Box 1382, Great Falls, Montana
- GREENFIELD HOUSING AUTHORITY
 MEMBERS: *John F. Mitchell, Jr., *Chairman*; Clarence Barr, Nile Eaton, Albert E. Pierson, Earl Wolf
 ADDRESS: Greenfield, Indiana
- GREENVILLE, HOUSING AUTHORITY OF THE CITY OF
 MEMBERS: *F. G. Hamblen, *Chairman*; L. P. Hollis, *Vice-Chairman*; W. K. Livingston, Brown Mahon, R. O. Tuten
 ADDRESS: Greenville, South Carolina
- HACKENSACK, HOUSING AUTHORITY OF THE CITY OF
 MEMBERS: Louis W. Shaffer, *Chairman*; Frank W. Bogert, *Vice-Chairman*; *Victor D. Banta, *Temporary Secretary*; Thomas H. Dennis, John J. Soeter
 ADDRESS: 210 Main Street, Hackensack, New Jersey
- HAMILTON METROPOLITAN HOUSING AUTHORITY
 MEMBERS: *Edwin B. Pierce, *Chairman*; Herman H. Beneke, *Vice-Chairman*; Arthur G. Frechtling, A. K. Lewis, Frank Vidourek
 ADDRESS: 804 First National Bank Building, Hamilton, Ohio
- HAMMOND HOUSING AUTHORITY
 MEMBERS: *William J. Harrigan, *Chairman*; Lauretta Coleman, *Vice-Chairman*; Numo Bagaloss, Albert Guise, Mathias Hofner
 ADDRESS: 6817 Delaware Avenue, Hammond, Indiana
- HARLINGEN HOUSING AUTHORITY
 MEMBERS: *Sidney Kring, *Chairman*; A. L. Benoist, Cecil Carruth, Robert Pollock, Larry Powers
 ADDRESS: Harlingen, Texas

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HARRISBURG HOUSING AUTHORITY

MEMBERS: Thomas E. Stephenson, *Chairman*; B. C. Stewart, *Vice-Chairman*; A. Leroy Egolf, *Secretary*; C. Sylvester Jackson, *Treasurer* (1 vacancy)

EXECUTIVE DIRECTOR: *William A. Good

ADDRESS: 303 City Hall, Harrisburg, Pennsylvania

HARRISON, HOUSING AUTHORITY FOR THE TOWN OF

MEMBERS: George W. Breitenbucher, *Chairman*; Joseph Hughes, *Vice-Chairman*; *James W. Hanlon, *Secretary*; Thomas McCann, Robert Owens

ADDRESS: 313 Harrison Avenue, Harrison, New Jersey

HARTFORD, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Stillman F. Westbrook, *Chairman*; William A. Scott, *Vice-Chairman*; G. Burgess Fisher, *Secretary and Treasurer*; Bruce Caldwell, Rev. William K. Hopes

EXECUTIVE SECRETARY: *Russel H. Allen

ADDRESS: 650 Main Street, Hartford, Connecticut

HATTIESBURG, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *A. M. Smith, *Chairman*; Mundell Bush, *Vice-Chairman*; J. Frank Brown, *Secretary*; A. N. Ferrell, E. O. Sigrest

ADDRESS: Box 1431, Hattiesburg, Mississippi

HELENA HOUSING AUTHORITY

MEMBERS: M. E. Anderson, *Chairman*; A. G. Fitzpatrick, *Vice-Chairman*; *Sylvia Loble, *Secretary*; John Carlson, Roger G. Porter

ADDRESS: 411 North Ewing Street, Helena, Montana

HOLYOKE HOUSING AUTHORITY

MEMBERS: John F. Dowling, *Chairman*; Frank R. Elting, *Vice-Chairman*; Thomas K. O'Connor, Leon M. Yoerg

DIRECTOR: *Raymond F. Schirch

ADDRESS: 56 Suffolk Street, Holyoke, Massachusetts

HOUSTON HOUSING AUTHORITY

MEMBERS: Herbert Godwin, *Chairman*; E. M. Biggers, *Vice-Chairman*; A. S. McBride, Bishop Clinton S. Quin, B. W. Steele

EXECUTIVE DIRECTOR: *Joe Moore

ADDRESS: 713 Second National Bank Building, Houston, Texas

HUNTINGTON HOUSING AUTHORITY

MEMBERS: Nevin F. Walknetz, *Chairman*; Cornelius B. Kauff, Cora L. Lowe, Dietrich H. Schroeder, Earl S. Vernerder

SECRETARY-TREASURER: *Louis A. Hohe

ADDRESS: 216 North Jefferson Street, Huntington, Indiana

HUNTINGTON HOUSING AUTHORITY

MEMBERS: *John G. Hudson, *Chairman*; A. H. Frankel, C. W. Hutchinson, George G. Varnum, Harry Wright

ADDRESS: Box 2183, Huntington, West Virginia

JACKSONVILLE HOUSING AUTHORITY

MEMBERS: Fred B. Bradshaw, *Chairman*; Louis R. Fendig, *Vice-Chairman*; James T. Daniels, George W. Simons, Jr., William A. Stanley

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- EXECUTIVE SECRETARY: *Ray O. Edwards
 ADDRESS: 323 Barnett Bank Building, Jacksonville, Florida
- JAY COUNTY HOUSING AUTHORITY
 MEMBERS: *Robert Smith
 ADDRESS: Portland, Indiana
- (JEFFERSONVILLE) CITY HOUSING AUTHORITY
 MEMBERS: Homer D. Smith, *Chairman*; *Clifton Gilbert, *Secretary*;
 Edgar C. Dunn, Bryan Fifer, Robert C. Leonard
 ADDRESS: Jeffersonville Board of Trade, Jeffersonville, Indiana
- JERSEY CITY HOUSING AUTHORITY
 MEMBERS: Christian F. Ziegler, *Chairman*; George J. Baumann, *Vice-Chairman*; *George J. Daly, *Secretary*; James F. Kelly, Capt. Michael H. McClain
 ADDRESS: 921 Bergen Avenue, Jersey City, New Jersey
- JOHNSON CITY HOUSING AUTHORITY
 MEMBERS: *Gladstone H. White, *Chairman*; R. W. Bowdoin, Jack W. Cummins, James A. Vines, Nat T. Winston
 ADDRESS: P. O. Box 314, Johnson City, Tennessee
- KENILWORTH, HOUSING AUTHORITY OF THE BOROUGH OF
 MEMBERS: John V. Nostrand, *Chairman*; Leroy Glendinning, *Vice-Chairman*; Julius Althoff, Archibald Reuter, Samuel Scurese
 SECRETARY-COUNSEL: *Elvin H. Ullrich
 ADDRESS: 1143 East Jersey Street, Kenilworth, New Jersey
- KEY WEST HOUSING AUTHORITY
 MEMBERS: *Fred J. Dion, *Chairman*; Franklin Albert, *Acting Secretary*;
 Wallace B. Kirke, J. Lancelot Lester, Hugh Williams
 ADDRESS: Administration Building, Eaton Street, Key West, Florida
- KNOXVILLE HOUSING AUTHORITY
 MEMBERS: Olin O. Berry, *Chairman*; Walter P. Taylor, *Vice-Chairman*;
 Fred Keith, *Secretary*; Gen. Frank Maloney, *Treasurer*; Max Friedman
 EXECUTIVE DIRECTOR: *Lawrence W. Frierson
 ADDRESS: Park National Bank Building, Knoxville, Tennessee
- KOKOMO, HOUSING AUTHORITY OF
 MEMBERS: M. L. Rosenbush, *Chairman*; John Surman, Jr., *Vice-Chairman*;
 Donald Meade, Harry J. Schrader, John F. Workman
 EXECUTIVE DIRECTOR: *Dennis F. Taylor
 ADDRESS: City Building, Kokomo, Indiana
- LACKAWANNA HOUSING AUTHORITY
 MEMBERS: *W. H. Stebbins, *Chairman*; Rev. J. J. Glapinski, *Vice-Chairman*;
 Miss Suzanne Kubiak, *Secretary*; Louis Basty, Timothy McCormack
 ADDRESS: 33-37 Wilkesbarre Avenue, Lackawanna, New York
- LAREDO, HOUSING AUTHORITY OF THE CITY OF
 MEMBERS: Matias de Llano, *Chairman*; Ed S. Russell, *Vice-Chairman*;
 Woodie Y. Bunn, Jr., Rev. Dan A. Laning, Carlos Richter
 EXECUTIVE DIRECTOR: *Gilbert I. Garretson
 ADDRESS: Chamber of Commerce, Laredo, Texas

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LAUREL HOUSING AUTHORITY

MEMBERS: Will Lindsey, *Chairman*; J. D. Evans, *Vice-Chairman*; *D. B. Cooley, *Secretary-Treasurer*; C. D. Kelso, W. E. Welch
 ADDRESS: City Hall, Laurel, Mississippi

LAWRENCE HOUSING AUTHORITY

MEMBERS: John J. Darcy, *Chairman*; *Weston F. Eastman, *Secretary*; Thomas M. Howard, George J. McCarthy, Timothy H. O'Neil
 ADDRESS: 18 Byron Avenue, Lawrence, Massachusetts

LAWRENCEBURG HOUSING AUTHORITY

MEMBERS: *Rev. Herbert Goetz, *Chairman*; Mrs. Lee O. Burkam, *Secretary*; John H. Russe, Alfred Schneider, Hyman Herman Schultz
 ADDRESS: Lawrenceburg, Indiana

LEXINGTON MUNICIPAL HOUSING COMMISSION

MEMBERS: James Park, *Chairman*; Dr. Frank L. McVey, *Vice-Chairman*; Harry E. Bullock, G. Frank Vaughan, Sr., E. Reed Wilson (Mayor)
 EXECUTIVE DIRECTOR: *Charles Berryman
 ADDRESS: 600 Blue Grass Park Drive, Lexington, Kentucky

LINCOLN PARK HOUSING AUTHORITY

MEMBERS: William Cashmore, *Chairman*; Oscar Dray, *Vice-Chairman*; *Gene DeManbro, *Secretary*; Kenneth V. Hemenway, Edward W. McIntosh
 ADDRESS: City Hall, Lincoln Park, Michigan

LONG BRANCH, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: John W. Flock, *Chairman*; Samuel Heimlich, *Vice-Chairman*; Philip Eager, Forrest Green, William H. Woolley
 SECRETARY AND EXECUTIVE DIRECTOR: *John E. Schulz
 ADDRESS: 252 Broadway, Long Branch, New Jersey

LOS ANGELES, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Nicola Giulii, *Chairman*; Charles Crail, Jr., *Vice-Chairman*; J. E. Fishburn, Jr., Ralph A. McMullen (1 vacancy)
 EXECUTIVE DIRECTOR: *Charles H. Fennell
 ADDRESS: Room M-19, City Hall, Los Angeles, California

LOS ANGELES, HOUSING AUTHORITY OF THE COUNTY OF

MEMBERS: Isidore B. Dockweiler, *Chairman*; W. S. Kellogg, *Vice-Chairman*; Robert W. Burns, Margarete Clark, William A. Simpson
 EXECUTIVE DIRECTOR: *Melville Dozier, Jr.
 ADDRESS: Chamber of Commerce Building, Los Angeles, California

LOS ANGELES MUNICIPAL HOUSING COMMISSION

MEMBERS: S. V. Beach, *President*; Agnes B. Hardy, *First Vice-President*; Thomas B. Shannon, *Second Vice-President*; Mrs. Clarence E. Noerenberg, *Treasurer*; J. E. Fishburn, Jr., H. A. Gebhardt, Archie R. Gifford, Bernard G. Hiss, B. R. Holloway, Grace S. Jobe, Math Kovacevich, Dr. Maurice Smith, Paul R. Williams
 EXECUTIVE DIRECTOR: *Walter Wright Alley
 ADDRESS: Room M-19, City Hall, Los Angeles, California

LOUISVILLE MUNICIPAL HOUSING COMMISSION

MEMBERS: Nicholas H. Dosker, *Chairman*; Harry W. Schacter, *Vice-*

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

Chairman; J. Everett Harris, Mrs. William Kirwan, Joseph D. Scholtz (Mayor)

EXECUTIVE DIRECTOR: *George H. Sager, Jr.

ADDRESS: Suite 24, Equitable Building, Louisville, Kentucky

LOWELL HOUSING AUTHORITY

MEMBERS: Homer W. Bourgeois, *Chairman*; John A. McGuire, Jr., *Vice-Chairman*; John H. Dwyer, Francis H. McGurn (1 vacancy)

EXECUTIVE DIRECTOR: *John J. McPadden

ADDRESS: City Hall, Lowell, Massachusetts

McCOMB HOUSING AUTHORITY

MEMBERS: *W. T. Denham, *Chairman*; W. M. Webb, *Secretary*; W. L. Brock, W. S. Johnson, E. G. Mixon

ADDRESS: McComb, Mississippi

McKEAN COUNTY HOUSING AUTHORITY

MEMBERS: A. R. Johnson, *Chairman*; Kenneth Meyer, *Vice-Chairman*; Samuel J. Brill, Martin C. Hansen, Rudolph E. Reimer

GENERAL COUNSEL: *James D. Wolfe

ADDRESS: 78 Main Street, Bradford, Pennsylvania

McKEESPORT HOUSING AUTHORITY

MEMBERS: W. D. Mansfield, *Chairman*; Watson M. McKee, *Secretary*; Samuel H. Hirshberg, Frank S. Striffler, Will Yester

DIRECTOR: *J. Glenn Sinn

ADDRESS: 402 Chamber of Commerce Building, McKeesport, Pennsylvania

MACON HOUSING AUTHORITY

MEMBERS: J. Clay Murphey, *Chairman*; W. T. Anderson, *Vice-Chairman*; Ernest D. Black, Wallis Cobb, George R. Williams

DIRECTOR: *J. M. Cutler

ADDRESS: Municipal Auditorium, Macon, Georgia

MADISON HOUSING AUTHORITY

MEMBERS: *Leon Smith, *Chairman*; Leo Straus, *Vice-Chairman*; R. L. Blodgett, *Secretary*; Fred Gastrow, Rev. W. T. Jung

ADDRESS: City Hall, Madison, Wisconsin

MANSFIELD METROPOLITAN HOUSING AUTHORITY

MEMBERS: *P. W. Backenstos, Joe Scanlon, Charles N. Schultz, Carl H. Stander, Marion D. Ward, Sr.

ADDRESS: Mansfield, Ohio

MARION HOUSING AUTHORITY

MEMBERS: *George Rouch, *Chairman*; Stanley Elliott, Elmer Gowing, Gardner Thomas, Arthur White

ADDRESS: 621 West 5th Street, Marion, Indiana

MARTINSBURG HOUSING AUTHORITY, THE CITY OF

MEMBERS: *Clarence E. Martin, *Chairman*; A. McDaniel, H. P. Thom, D. J. Thornton

ADDRESS: Martinsburg, West Virginia

MAYAGUEZ HOUSING AUTHORITY

MEMBERS: *Victor E. Domenech, *President*; Thomas Boothby, Jr., *Vice-President*; Alfred Arnaldo, Jr., *Secretary*; Ramon Sanchez Justiniano, Rafael Vidal

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- ADDRESS: City Hall, Mayaguez, Puerto Rico
MEMPHIS HOUSING AUTHORITY
MEMBERS: Walk C. Jones, Sr., *Chairman*; Edward Barry, *Vice-Chairman*;
Ike Gronauer, *Secretary*; Dr. L. M. Graves, Dr. H. P. Hurt
EXECUTIVE DIRECTOR: *Joseph A. Fowler
ADDRESS: 264 North Lauderdale Street, Memphis, Tennessee
- MERIDIAN, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: Albert Weems, *Chairman*; Clarke Pearce, *Vice-Chairman*;
Norman Cohen, *Secretary*; A. W. Hulett, B. C. Wimberly
EXECUTIVE DIRECTOR: *W. W. George
ADDRESS: P. O. Box 1306, Meridian, Mississippi
- MIAMI, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: A. W. Kneibler, *Chairman*; Hugh P. Emerson, Mark Max,
Orville Rigby, G. C. Stembler
EXECUTIVE DIRECTOR: *H. W. Watts
ADDRESS: P. O. Drawer 1861, Miami, Florida
- MIAMI BEACH HOUSING AUTHORITY
MEMBERS: Guy W. Ellis, *Chairman*; J. A. Benson, Edison Kipp, D.
Richard Mead, B. F. Schoenberg
EXECUTIVE DIRECTOR: *Morse B. Pringle
ADDRESS: Seventh Floor, City Hall, Miami Beach, Florida
- MIFFLIN COUNTY HOUSING AUTHORITY
MEMBERS: E. Dale Fisher, *Harold W. Houck, Donald C. Kerstetter,
John T. Rodgers, Baker Young
ADDRESS: Lewistown, Pennsylvania
- MILLEDGEVILLE HOUSING AUTHORITY
MEMBERS: *L. S. Fowler, *Chairman*; Morgan Thompson, *Vice-Chairman*;
Joe T. Andrews, *Secretary*; O. M. Conn, Grover May
ADDRESS: Milledgeville, Georgia
- (MILWAUKEE) BOARD OF PUBLIC LAND COMMISSIONERS
MEMBERS: Frank J. Harder, *President*; Charles B. Whitnall, *Secretary*;
Otto C. Laabs, Joseph P. Schwada, ex officio; Roland E. Stoelting, ex
officio
CORRESPONDENT: *Charles B. Bennett
ADDRESS: 804 City Hall, Milwaukee, Wisconsin
- MOBILE HOUSING BOARD
MEMBERS: Clyde W. Foreman, *Chairman*; D. H. Edington, Dr. L. W.
Hollis, Clarence L. Hutchisson, James C. Van Antwerp
EXECUTIVE DIRECTOR: *George Fearn, Jr.
ADDRESS: P. O. Box 1345, Mobile, Alabama
- MONTCLAIR, HOUSING AUTHORITY OF THE TOWN OF
MEMBERS: Mrs. Maxwell Barus, *Chairman*; Hubert W. Ryan, *Vice-Chairman*;
C. Alexander Capron, Arnold T. Koch, T. Scovill Snyder
SECRETARY: *Andre M. Faure
ADDRESS: Municipal Building, Montclair, New Jersey
- MONTGOMERY COUNTY HOUSING AUTHORITY
MEMBERS: *Frank M. Adams, *Chairman*; Miss Blanch Meeser, *Vice-*

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

- Chairman*; David Fellman, *Secretary*; Richard Smale, *Treasurer*;
Leonard A. Talone
ADDRESS: 511 Putnam Road, Merion, Pennsylvania
- MORGANTOWN HOUSING AUTHORITY
MEMBERS: *George R. Farmer, *Chairman*
ADDRESS: Morgantown, West Virginia
- MORRISTOWN, HOUSING AUTHORITY OF THE TOWN OF
MEMBERS: *Robert H. Schenck, *Chairman*; Dr. Robert T. Hillock, *Secretary*; James D. Ball, Dominick Bontempo, Alexander Fromm
ADDRESS: 10 Washington Street, Morristown, New Jersey
- MOUNT HOPE HOUSING AUTHORITY
MEMBERS: J. E. Howard, *Chairman*; T. H. Snyder, *Vice-Chairman*; J. E. Bing, M. M. Clark, Jr., T. A. Jones
CORRESPONDENT: *P. H. Garrett (Mayor)
ADDRESS: Mount Hope, West Virginia
- MUNCIE, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: John C. Banta, *Chairman*; Park Gillespie, *Vice-Chairman*;
Francis W. Finan, Clarence Krull, Hubert L. Parkson
EXECUTIVE SECRETARY: *Ross Dowden
ADDRESS: 618 Wysor Building, Muncie, Indiana
- NASHVILLE HOUSING AUTHORITY
MEMBERS: James A. Cayce, *Chairman*; J. L. Byrne, *Vice-Chairman*; C. L. Ennix, Sam Levy, J. O. Tankard
SECRETARY-TREASURER: *Charles W. Hawkins
ADDRESS: 301 City Hall, Nashville, Tennessee
- (NEW ALBANY) CITY HOUSING AUTHORITY
MEMBERS: *G. W. Giles, *Chairman*; John B. Mitchell, *Vice-Chairman*;
James L. Walker, *Secretary*; Jouett Reisz, *Treasurer*; Mack Harp
ADDRESS: 28 Valley View Court, New Albany, Indiana
- NEWARK HOUSING AUTHORITY
MEMBERS: Charles P. Gillen, *Vice-Chairman*; John F. Lee, Harold A. Lett (2 vacancies)
EXECUTIVE DIRECTOR: *Neil J. Convery
ADDRESS: City Hall, Newark, New Jersey
- NEW BEDFORD HOUSING AUTHORITY
MEMBERS: *John B. Nunes, *Chairman*; Thomas Quinn, *Vice-Chairman*;
Francis O. Quinn, *Secretary*; George Sanderson, Thomas E. Sheerin
ADDRESS: 283 Allen Street, New Bedford, Massachusetts
- NEW BRITAIN, HOUSING AUTHORITY OF THE CITY OF
MEMBERS: Edward A. Mag, *Chairman*; Cyril F. Gaffney, *Vice-Chairman*;
Charles J. Hickey, Marian Spater Jones, Anthony Rao
TEMPORARY SECRETARY: *Elizabeth R. Maier
ADDRESS: 272 West Main Street, New Britain, Connecticut
- NEW CASTLE HOUSING AUTHORITY
MEMBERS: *Walter F. Wilkinson, *Chairman*; Scott B. Chambers, *Vice-Chairman*; Nathan Dunn, Lydia Hanns, R. H. Van Buskirk
ADDRESS: New Castle, Indiana

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

NEW HAVEN, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Dr. C.-E. A. Winslow, *Chairman*; James F. Welch, *Vice-Chairman*; George W. Crawford, Miss Elizabeth G. Fox, James W. Hook

DIRECTOR: *B. M. Pettit

ADDRESS: 165 Elm Street, New Haven, Connecticut

NEW KENSINGTON HOUSING AUTHORITY

MEMBERS: Frank H. Horton, *Chairman*; William C. Davis, *Vice-Chairman*; Ralph E. Hood, Mrs. R. M. Johnston, *Dick M. Reeser (Mayor), ex officio; Robert J. Sinclair

ADDRESS: 423 Keystone Drive, New Kensington, Pennsylvania

NEW ORLEANS, HOUSING AUTHORITY OF

MEMBERS: Col. L. Kemper Williams, *Chairman*; Richard R. Foster, *Vice-Chairman*; Charles A. Ahern, B. S. Casanas, Hampton Reynolds

EXECUTIVE DIRECTOR AND CONSULTING ENGINEER: *Alvin M. Fromherz

ADDRESS: 226 Carondelet Street, New Orleans, Louisiana

NEWPORT MUNICIPAL HOUSING COMMISSION

MEMBERS: Dr. E. H. Scheer, *Chairman*; Rev. M. R. Delaney, *Vice-Chairman*; *William J. Higgins, *Secretary*; John Maher, Rev. O. W. Robinson

ADDRESS: Court House, Newport, Kentucky

NEWPORT NEWS, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *Thomas J. Hundley, *Chairman*; Samuel A. Hickey, *Vice-Chairman*; David Dick, Mrs. J. E. Kritzer, Leroy F. Ridley

ADDRESS: 2615 Washington Avenue, Newport News, Virginia

NEW YORK CITY HOUSING AUTHORITY

MEMBERS: Alfred Rheinstein, *Chairman*; Mrs. V. G. Simkhovitch, *Vice-Chairman*; Edward F. McGrady, Dr. E. Roberts Moore (1 vacancy)

SECRETARY: *Allan Harrison

ADDRESS: 10 East 40th Street, New York City

NORTH BERGEN, HOUSING AUTHORITY OF THE TOWNSHIP OF

MEMBERS: James Flannery, *Chairman*; John Roe, *Vice-Chairman*; Alexander Bonacarti, Peter Musto, Henry Zopfi

EXECUTIVE DIRECTOR: *Gerald M. Murphy

ADDRESS: 960 North Bergenline Avenue, North Bergen, New Jersey

NORWALK, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *Samuel Roodner, *Chairman*; Andrew J. Collins, *Vice-Chairman*; James L. Burley, Rev. Francis J. Sugrue, Charles C. Swartz

EXECUTIVE SECRETARY: Sylvester Shaughnessy

ADDRESS: 74 Washington Street, South Norwalk, Connecticut

OAKLAND HOUSING AUTHORITY

MEMBERS: F. A. Ferroggiaro, *Chairman*; John P. Brennan, *Vice-Chairman*; Charles D. Carroll, Glen W. Hawkins, Norman Ogilvie

EXECUTIVE DIRECTOR: *Warren E. Sisson

ADDRESS: 1924 Broadway, Oakland, California

OCEAN CITY, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: H. Walford Gardiner, *Chairman*; Arthur J. Boyer, *Vice-*

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

Chairman; *Ralph H. Gilder, *Secretary-Treasurer*; Richard H. Johnson, Charles B. Powell

ADDRESS: 822 Plymouth Place, Ocean City, New Jersey

OMAHA, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Sam Howell, *Chairman*; Grant A. Benson, *Vice-Chairman*; Miss Catherine Carrick, *Secretary*; J. J. Larkin (1 vacancy)

DIRECTOR: *V. Ray Gould

ADDRESS: 1217-18 City National Bank Building, Omaha, Nebraska

ORANGE, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *James Fittin, *Chairman*; Joseph W. Bowers, Daniel J. Brennan, Mrs. Percy Ingalls, Daniel J. Scrocco

ADDRESS: 123 North Essex Street, Orange, New Jersey

ORLANDO, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Very Rev. M. E. Johnson, *Chairman*; George F. Brass, George W. Johnson, Walter C. Lee, Dr. Meredith Mallory

EXECUTIVE DIRECTOR: *Colin Murchison

ADDRESS: Room 10, 6 West Church Street, Orlando, Florida

PADUCAH MUNICIPAL HOUSING COMMISSION

MEMBERS: Dr. Vernon Blythe, *Chairman*; W. E. Buck, *Vice-Chairman*; Thomas H. Clayton, Edward R. Miller, *Edgar T. Washburn (Mayor)

ADDRESS: 1925 Madison Street, Paducah, Kentucky

PARKERSBURG HOUSING AUTHORITY

MEMBERS: Ralph Bechner, *Chairman*; George Donovan, *Vice-Chairman*; J. D. Ankrom, Leland Merrill, James Trissler

COUNSEL: *Fred L. Davis

ADDRESS: City Building, Parkersburg, West Virginia

PASSAIC COUNTY HOUSING AUTHORITY

MEMBERS: Felix G. Pittet, *Chairman*; Joseph W. King, *Vice-Chairman*; Fred S. Childs, Joseph L. Hammond, Neil Kort

CORRESPONDENT: *Stanley F. Burgess

ADDRESS: Administration Building, Court House, Paterson, New Jersey

PEEKSKILL HOUSING AUTHORITY

MEMBERS: Wendel Offenbacher, *Chairman*; Frank N. Clinton, *Vice-Chairman*; J. Arthur Haight, Mrs. Gerhardt J. Patitz, John Volkman

EXECUTIVE DIRECTOR: *C. O. John

ADDRESS: Municipal Building, Peekskill, New York

PELLY HOUSING AUTHORITY

MEMBERS: Victor Lannou, *Chairman*; Zac Nelson, *Vice-Chairman*; J. D. Royder, J. I. F. Tharpe, Kent A. Woods

EXECUTIVE SECRETARY: *Shannon L. Morris

ADDRESS: Pelly, Texas

PENSACOLA HOUSING AUTHORITY

MEMBERS: Norvin S. Veal, *Chairman*; R. C. Caldwell, M. D. Lambert, Julius F. Wernicke, Herman White

EXECUTIVE DIRECTOR: *Thomas A. Johnson

ADDRESS: City Hall, Pensacola, Florida

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PEORIA HOUSING AUTHORITY

MEMBERS: *J. Fletcher Lankton, *Chairman*; Michael B. Crowley, C. D. Henry, Emil Locher, Frank Mehrings

ADDRESS: 1805 Knoxville Avenue, Peoria, Illinois

PERTH AMBOY, HOUSING AUTHORITY OF

MEMBERS: John C. Sofield, *Chairman*; Frank Von Syckle, *Vice-Chairman*; Wesley Hansen, Isadore Jacobson, Gustav J. Novak

DIRECTOR-SECRETARY: *Alex Zambory

ADDRESS: 413-14 Perth Amboy National Bank Building, Perth Amboy, New Jersey

PHENIX CITY, HOUSING AUTHORITY OF

MEMBERS: *H. L. Blake, *Chairman*; E. K. Garrett, *Vice-Chairman*; V. R. Greene, J. B. Hicks, P. L. Musick

ADDRESS: Phenix City, Alabama

PHILADELPHIA HOUSING AUTHORITY

MEMBERS: Frank Smith, *Chairman*; Roland R. Randall, *Vice-Chairman*; Dr. W. Harry Barnes, James L. McDevitt, John McShain

EXECUTIVE DIRECTOR: *J. J. Kelly

ADDRESS: Board of Education Building, 21st and Parkway, Philadelphia, Pennsylvania

PITTSBURGH HOUSING AUTHORITY

MEMBERS: George Evans, *Chairman*; Leo Lehman, *Vice-Chairman*; George S. Walters, *Secretary*; Robert E. Doherty, Richard F. Jones

ADMINISTRATOR: *B. J. Hovde

ADDRESS: 1305 Law and Finance Building, Pittsburgh, Pennsylvania

PLAINFIELD, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Charles W. Nagel, *Chairman*; Joseph G. Carty, *ex officio*; Samuel Kriney, Thomas J. Lappin, Mrs. A. H. Robinson, F. Irving Walsh

EXECUTIVE DIRECTOR: *Thomas F. Carty

ADDRESS: 400 Park Avenue, Plainfield, New Jersey

PONCE, HOUSING AUTHORITY OF THE MUNICIPALITY OF

MEMBERS: Pedro Juan Rosaly, *Chairman*; Antonio S. Arias, Isidoro Colon, Luis A. Noriega, Tomas Ortiz

EXECUTIVE SECRETARY: *Teodoro Moscoso, Jr.

ADDRESS: No. 12 Villa Street, Ponce, Puerto Rico

PORT JERVIS, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *William L. Horn, *Chairman*; Byron E. Harding, Grover C. Kellam, Fred D. Salmon (1 vacancy)

ADDRESS: Port Jervis, New York

PORTSMOUTH, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: T. A. Willett, *Chairman*; J. M. Overton, *Vice-Chairman*; *Clyde W. Cooper, *Secretary*; E. C. Allen, V. E. Plunkett

ADDRESS: 414 New Kern Building, Portsmouth, Virginia

PORTSMOUTH METROPOLITAN HOUSING AUTHORITY

MEMBERS: Elmer G. Brown, *Chairman*; Rev. W. F. Connolly, *Vice-Chairman*; Dr. S. D. Ruggles, *Secretary*; Dr. Nobel Lett, Edward Switalski

DIRECTOR: *O. Y. Coriell

ADDRESS: National Bank Building, Portsmouth, Ohio

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PRINCETON, HOUSING AUTHORITY OF THE BOROUGH OF

MEMBERS: David S. Lloyd, Jr., *Chairman*; Isaac A. Vogel, *Vice-Chairman*;
Ralph E. Kimble, *Secretary-Treasurer*; R. A. Benham, Edmund De
Long

AGENT: *Foster D. Jemison

ADDRESS: 90 Nassau Street, Princeton, New Jersey

PUEBLO HOUSING AUTHORITY

MEMBERS: Samuel T. Jones, Jr., *Chairman*; Ben Bayliss, Simon F. Elliott,
J. W. Goss, Curtis P. Ritchie

EXECUTIVE DIRECTOR: *E. W. Corn

ADDRESS: City Hall, Pueblo, Colorado

PUERTO RICO, HOUSING AUTHORITY OF THE CAPITAL OF

MEMBERS: Gonzalo Diago, *Chairman*; Tadeo Rodriguez Garcia, Felipe
Viaz Gomez, Diego O. Marrero, Jose Ruiz Soler

EXECUTIVE DIRECTOR: *Gilberto M. Font

ADDRESS: Box 5354 Puerta de Tierra Station, San Juan, Puerto Rico

RALEIGH HOUSING AUTHORITY

MEMBERS: Dr. Clarence Poe, *Chairman*; B. F. Brown, *Vice-Chairman*;
Theodore S. Johnson, R. C. Kirchofer, Herbert A. Mooneyham

EXECUTIVE DIRECTOR: *R. K. Creighton

ADDRESS: 810 Lawyers Building, Raleigh, North Carolina

READING HOUSING AUTHORITY

MEMBERS: James E. Mast, *Chairman*; *Miss Edith N. Enck, *Vice-Chair-
man and Secretary*; Mrs. Howard Freese, Robert M. Harbster, George
M. Rhodes

ADDRESS: 620 Franklin Street, Reading, Pennsylvania

RED LEVEL HOUSING AUTHORITY

MEMBERS: E. L. Stough, Jr., *Chairman*; R. L. Purnell, *Vice-Chairman*;

*D. B. Foshee, Dr. V. Q. Rawls, C. L. Sellers

ADDRESS: Red Level, Alabama

RICHMOND HOUSING AUTHORITY

MEMBERS: Michael Kelly, *Chairman*; Earl Allen, *Vice-Chairman*; Charles
E. Hartzell, Robert Heun, Howard Wettig

EXECUTIVE DIRECTOR: *Charles M. Flaig

ADDRESS: 309 American Trust Building, Richmond, Indiana

ROME, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *O. P. Willingham, *Chairman*; Alfred Lee Barron, Wilson M.
Hardy, U. N. Howell, S. A. Marshall

ADDRESS: Rome, Georgia

ST. AUGUSTINE, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *J. B. Dodd, *Chairman*; Peter R. Perry, *Vice-Chairman*; Israel
Feiden, *Secretary*; S. C. Middleton, Harold Ryman

ADDRESS: Exchange Bank Building, St. Augustine, Florida

ST. CLAIR COUNTY HOUSING AUTHORITY

MEMBERS: Ray F. Rucker, *Chairman*; Philip Postel, Frank Reardon, Paul
A. Schlafly, Roland H. Wiechert

EXECUTIVE DIRECTOR: *Fred Austin

ADDRESS: c/o East St. Louis Association of Commerce, East St. Louis,
Illinois

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given is his.

ST. PETERSBURG HOUSING AUTHORITY

MEMBERS: Walter G. Ramseur, *Chairman*; Edwin B. Ellis, *Vice-Chairman*; R. G. Blanc, W. K. Cleghorn, Wilfred Lindstrom

EXECUTIVE DIRECTOR: *Emil A. Nordstrom

ADDRESS: 510 Hall Building, St. Petersburg, Florida

SALISBURY, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Ralph H. Grier, *Chairman*; Albert B. Coulbourne, John L. Morris, Ralph R. Purnell, R. B. Sheridan

EXECUTIVE SECRETARY: *Alfred T. Truitt

ADDRESS: Salisbury, Maryland

SAN ANTONIO, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Jesse N. Fletcher, *Chairman*; H. Waldo Graff, *Vice-Chairman*; Robert Barclay, Jessie L. Tiner, Rev. Carmen Tranchese

EXECUTIVE DIRECTOR: *Ray Mackey

ADDRESS: 618-19 Alamo National Building, San Antonio, Texas

SAN FRANCISCO, HOUSING AUTHORITY OF THE CITY AND COUNTY OF

MEMBERS: Walter H. Sullivan, *Chairman*; Marshall Dill, *Vice-Chairman*; L. M. Giannini, Miss Alice Griffith, Alexander Watchman

EXECUTIVE DIRECTOR: *Albert John Evers

ADDRESS: 15 California Street, San Francisco, California

SARASOTA HOUSING AUTHORITY

MEMBERS: *Don B. Newburn, *Chairman*

ADDRESS: P. O. Box 653, Sarasota, Florida

SAVANNAH HOUSING AUTHORITY

MEMBERS: Fred Wessels, *Chairman*; Herbert L. Kayton, *Vice-Chairman*; William J. Kehoe, D. T. Simpson, W. Hugh Stephens

EXECUTIVE DIRECTOR: *W. H. Stillwell

ADDRESS: 209-10 American Bank Building, Savannah, Georgia

SCHENECTADY, MUNICIPAL HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Rev. Karl Schleede, *Chairman*; James C. McDonald, *Vice-Chairman*; Richard J. Carmichael, William H. Dunn, Frank Stein

ENGINEER-DIRECTOR: *Fred W. Fisch

ADDRESS: City Hall, Schenectady, New York

SCHUYLKILL COUNTY HOUSING AUTHORITY

MEMBERS: *P. A. McCarron, *Chairman*; Edgar Downey, Charles A. Gebert, D. Frank Hoppes, J. J. Twardzik

SCRANTON HOUSING AUTHORITY

MEMBERS: *John P. Mahon, *Chairman*; Rev. Brother D. Augustine, Fred Emil, Bernard Heinz, Emory M. Nelson

SECRETARY: Thomas F. Phillips

ADDRESS: Scranton Electric Building, Scranton, Pennsylvania

SOMERVILLE HOUSING AUTHORITY

MEMBERS: *David Looney, *Chairman*; William F. Egan, *Vice-Chairman*; Mrs. Herbert W. Carr, *Secretary*; Eugene B. Hamilton, Richard C. Tighe

ADDRESS: 40 Grant Street, Somerville, Massachusetts

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SPARTANBURG, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: E. M. Gwathmey, *Chairman*; *Leon Moore, *Secretary-Treasurer*; R. H. Baer, Harold E. Woodward (1 vacancy)

ADDRESS: P. O. Drawer 451, Spartanburg, South Carolina

SPRINGFIELD HOUSING AUTHORITY

MEMBERS: John E. Sankey, *President*; Louis M. Dixon, *Secretary*; J. D. Myers, *Assistant Secretary*; Maj. Robert A. Byrd, *Treasurer* (1 vacancy)

EXECUTIVE OFFICER: *Morgan P. O'Brien

ADDRESS: 400 City Hall, Springfield, Illinois

SUMMIT HOUSING AUTHORITY

MEMBERS: *William Darling, *Chairman*; Vernon Carrier, *Vice-Chairman*; Winston K. Ogden, *Secretary-Treasurer*; James B. Burke, Eugene G. Dapero

ADDRESS: First National Bank Building, Summit, New Jersey

SUPERIOR HOUSING AUTHORITY

MEMBERS: M. M. Kriepps, *Chairman*; M. Howe, *Vice-Chairman*; *William C. Wendland, *Secretary and Executive Director*; Felix Idziorek, George A. Peterson

ADDRESS: 1110 Hammond Avenue, Superior, Wisconsin

SYRACUSE HOUSING AUTHORITY

MEMBERS: Nelson E. Pitts, *Chairman*; Mrs. William F. Canough, John A. Dittmann, Dr. Thomas P. Farmer (1 vacancy)

EXECUTIVE DIRECTOR: *Sergei N. Grimm

ADDRESS: 301 East Washington Street, Syracuse, New York

TAMPA, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Arthur R. Christy, *Chairman*; David A. Falk, *Vice-Chairman*; Francisco Gonzalez, Edward W. Haden, Peter Taylor

EXECUTIVE DIRECTOR: *Maj. M. J. Mackler

ADDRESS: 418 First National Bank Building, Tampa, Florida

TARRYTOWN MUNICIPAL HOUSING AUTHORITY

MEMBERS: W. Livingston, *Chairman*; H. S. Green, *Vice-Chairman*; Benjamin Cartoon, James R. Losee, B. F. Russell

EXECUTIVE SECRETARY: *H. L. Bassett

ADDRESS: 19 North Broadway, Tarrytown, New York

THOMASVILLE HOUSING AUTHORITY

MEMBERS: *W. C. Ball, *Chairman*; Lee Kelly, *Vice-Chairman*; W. E. Beverly, F. L. Forrester, W. Lewis Wilson

ADDRESS: Thomasville, Georgia

TOLEDO METROPOLITAN HOUSING AUTHORITY

MEMBERS: A. Gideon Spieker, *Chairman*; William P. Clarke, *Vice-Chairman*; C. J. Bushnell, Edward C. Kirschner, Dr. Robert F. Pulley

EXECUTIVE SECRETARY: *Donald Robinson

ADDRESS: 201 Colton Building, Toledo, Ohio

TRENTON, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Herbert W. Bradley, *Chairman*; J. Conner French, *Vice-Chairman*; David L. Kelsey, Walter O. Lochner, Peter A. Pulone

EXECUTIVE DIRECTOR: *Samuel Haverstick

ADDRESS: 235 East Hanover Street, Trenton, New Jersey

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

TUCKAHOE HOUSING AUTHORITY

MEMBERS: *Joseph J. Creamer, *Chairman*; Charles S. Hart, Dominick Luciano, Floyd S. Sanford, Jr., George N. Schmiedel

ADDRESS: Village Hall, Tuckahoe, New York

UTICA, MUNICIPAL HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Edw. D. Ibbotson, *Chairman*; Rev. Joseph L. May, *Vice-Chairman*; N. Pierson Mason, *Secretary*; Moses B. Flemma, Glenn Humphrey

EXECUTIVE DIRECTOR: *W. Gerard Hughes

ADDRESS: First Bank Building, Utica, New York

VIGO, HOUSING AUTHORITY OF THE COUNTY OF

MEMBERS: Clarence Curley, *Chairman*; Maurice A. Fox, *Vice-Chairman*;

*Carl N. Miller, *Secretary-Treasurer*; Will Adams, David W. Aten,

Jack Slaven

ADDRESS: 515 Ohio Street, Terre Haute, Indiana

VINCENNES, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Norman F. Arterburn, *Chairman*; Marion Gould, John Hartigan, Chester H. Huston, Frank Oliphant, Jr.

SECRETARY-TREASURER: *Matthew E. Welsh

ADDRESS: LaPlante Building, Vincennes, Indiana

WACO HOUSING AUTHORITY

MEMBERS: *E. A. Flowers, *Chairman*; Dr. K. H. Aynesworth, William J. Boswell, A. J. Bush, W. A. Peters

ADDRESS: First National Bank, Waco, Texas

WARREN METROPOLITAN HOUSING AUTHORITY

MEMBERS: C. J. Bland, *Chairman*; G. C. Bolz, *Vice-Chairman*; Dana M. Bailey, Jr. Thorn Pendleton, Otto W. Sanzenbacher

DIRECTOR: *Carl L. Feederle

ADDRESS: Second National Bank Building, Warren, Ohio

WATERBURY HOUSING COMMISSION

MEMBERS: *William M. Harris, *Chairman*; Rev. Eugene P. Cryne, *Vice-Chairman*; John J. Driscoll, Dr. John N. Lewis, W. K. Simpson

ADDRESS: 35 Field Street, Waterbury, Connecticut

WEST PALM BEACH, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Wesley Houser, *Chairman*; Richard P. Robbins, *Vice-Chairman*; I. G. Atwell, Stanley Peeler, Orin Randolph

EXECUTIVE DIRECTOR: *L. Dale Zent

ADDRESS: P. O. Box 2051, West Palm Beach, Florida

WHEELING HOUSING AUTHORITY

MEMBERS: Harry C. Miller, *Chairman*; Jesse A. Bloch, *Vice-Chairman*; Edw. Costello, Robert J. Riley, W. C. Smith

SECRETARY: *J. H. Pratt

ADDRESS: Riley Law Building, Wheeling, West Virginia

WILLIAMSON, HOUSING AUTHORITY OF THE CITY OF

MEMBERS: *E. F. Randolph, *Chairman*; R. M. Rowland, *Vice-Chairman*;

S. P. Goodman, *Secretary*; W. H. Bronson, John C. Strosnider

ADDRESS: Williamson, West Virginia

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WILMINGTON HOUSING AUTHORITY

MEMBERS: Stanley B. Hearn, *Chairman*; Thomas Donaldson, *Vice-Chairman*; *Charles C. Kurtz, *Secretary*; Robert D. Kemp, Charles P. Maroney, I. Elmer Perry

ADDRESS: Delaware Avenue and Tatnall Street, Wilmington, Delaware

WILMINGTON HOUSING AUTHORITY

MEMBERS: Dr. W. Houston Moore, *Chairman*; R. Stewart, *Vice-Chairman*; Rev. Walter B. Freed, C. B. Kornegay, Frederick Willetts

SECRETARY AND EXECUTIVE DIRECTOR: *H. R. Emory

ADDRESS: Wilmington, North Carolina

WORCESTER HOUSING AUTHORITY

MEMBERS: Lester B. Edwards, *Chairman*; James J. Hurley, *Vice-Chairman*; Samuel J. Donnelly, Frank M. Jablonski, Maurice J. Wall

ACTING EXECUTIVE DIRECTOR: *John Winslow

ADDRESS: City Hall, Worcester, Massachusetts

YONKERS, MUNICIPAL HOUSING AUTHORITY OF THE CITY OF

MEMBERS: Matthew F. Kelly, *Chairman*; Abraham Rosenblum, *Vice-Chairman*; H. Lansing Quick, Thomas J. Quinlan (1 vacancy)

EXECUTIVE AND TECHNICAL DIRECTOR: *Col. Charles H. Nichols

ADDRESS: 20 South Broadway, Yonkers, New York

YOUNGSTOWN METROPOLITAN HOUSING AUTHORITY

MEMBERS: W. Edgar Leedy, *Chairman*; Ray G. Hagstrom, *First Vice-Chairman*; Frank W. Mouery, *Second Vice-Chairman*; Dahl B. Cooper, Laura M. Kistler

DIRECTOR: *P. L. Strait

ADDRESS: 908 Realty Building, Youngstown, Ohio

ZANESVILLE METROPOLITAN HOUSING AUTHORITY

MEMBERS: Chester R. Steenberg, *Chairman*; James M. Bailey, *Vice-Chairman*; J. Lincoln Knapp, George I. Lemmon, Cecil W. Tanner

DIRECTOR: *James E. Goddard

ADDRESS: First Trust Building, Zanesville, Ohio

OFFICIAL ADVISORY HOUSING AGENCIES

No marked changes took place in the type or number of these agencies during 1938. As the programs of local official administrative agencies develop it is likely that many of these agencies will seek to secure specific advice and wider general cooperation by establishing official advisory agencies. It might be noted that the Washington Housing Association serves in a dual capacity as an unofficial private citizens' group and also, at the request of Administrator Straus of USHA, as a local official advisory group.

NATIONAL AGENCY

CENTRAL HOUSING COMMITTEE

MEMBERS: Rear Admiral C. J. Peoples, *Chairman*; W. W. Alexander, John H. Fahey, Harry L. Hopkins, Stewart McDonald, Lowell Mellett, Nathan Straus, George B. Williams

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

EXECUTIVE SECRETARY: *Horace W. Peaslee
 ADDRESS: 907—16th Street, N. W., Washington, D. C.

STATE AND REGIONAL AGENCIES

MICHIGAN HOUSING COMMISSION

MEMBERS: Robert W. Kelso, *Chairman*; George E. Bean, Wells Bennett, Alden B. Dow, Josephine Gomon, A. D. Harris, Barton P. Jenks, Tunis Johnson, Dr. C. A. Neafie, Charles P. O'Neill, Ed Thal, Mennen Williams

DIRECTOR: *Clarence V. Smazel
 ADDRESS: 511 Mutual Building, Lansing, Michigan

COLORADO HOUSING COMMITTEE

MEMBERS: Rev. Edgar M. Wahlberg, *Chairman*; Dr. J. W. Ames, Lucille L. Beck, James A. Brownlow, F. L. Carmichael, C. L. Cushman, S. F. Downer, Mrs. John Evans, Miss Irma M. Greenawalt, E. S. Gregory, Donald Keim, Rev. Vere V. Loper, Miss Lila O'Boyle, M. Walter Pesman, Mrs. J. F. Pruss

CORRESPONDENT: *John K. Selden
 ADDRESS: 522 Boston Building, Denver, Colorado

MUNICIPAL AND METROPOLITAN AGENCIES

CHESTER CITIZENS' COMMITTEE ON HOUSING

MEMBERS: Wesley J. McDowell, *Chairman*; *J. R. Helms, *Secretary*; Chester F. Baker, William R. Blakeley, Jr., E. Wallace Chadwick, J. Edward Clyde, A. A. Cochran, W. R. Delehanty, John A. Devlin, George J. Diggins, Dr. William B. Evans, Samuel Feinberg, Charles Fenza, Joseph E. Headley, James Holden, Lewis M. Hunt, John Lacusch, R. Paul Lessey, Charles R. Long, Dr. John P. Nolan, Michael Reps, Maurice Swimmer, Philip L. Trainer, William Ward, Jr., William Ward Sr., Robert Wetherill, Jr., George J. White

ADDRESS: 509 Otis Building, Philadelphia, Pennsylvania

CITIZENS' ADVISORY COMMITTEE ON HOUSING

MEMBERS: George W. Adams, Herbert W. Bradley, Walter O. Lochner, LeRoy A. Riegel

ADDRESS: City Hall, Trenton, New Jersey

CITY HOUSING COMMITTEE

MEMBERS: A. J. Douglas, Thomas K. Hendryx, *Asher R. Johnson, Martin McIntyre, Hugh J. Ryan (Mayor), ex officio; James D. Wolfe

ADDRESS: 292 Congress Street, Bradford, Pennsylvania

COMMITTEE ON HOUSING

MEMBERS: *Arthur M. Lowenthal, *Chairman*; William A. Doane, Carl S. Hallauer, Rev. Gerald M. Lambert, Andrew P. Moody, Joseph E. Silverstein, Lester P. Slade, Vilas M. Swan

ADDRESS: Office of the City Manager, Rochester, New York

GREENDALE ADVISORY COMMITTEE

MEMBERS: *Benjamin Glassberg, *Chairman*; Mrs. E. A. Bacon, John Banachowicz, Bruno V. Bitker, Harry Bogner, Miss Dorothy Enderis,

An asterisk (*) before a name indicates the corresponding agent, and the address given is his.

Leon Gurda, H. L. Nunn, Ray B. Pallett, Mrs. H. V. Schwalbach,
Harold W. Story

ADDRESS: 794 North Jefferson Street, Milwaukee, Wisconsin

GREENHILLS ADVISORY COMMITTEE

MEMBERS: Rev. H. P. Atkins, Alfred Bettman, Albert D. Cash, Dr. E. N. Clopper, Dr. Mary R. Crowley, Msgr. Edward Freking, Bleecker Marquette, Charles Merrell, Charles P. Taft, Rabbi Samuel Wohl, Phil Zeigler

CORRESPONDENT: *C. F. Sharpe, Community Manager

ADDRESS: Greenhills Station, Cincinnati, Ohio

HOUSING FACT FINDING COMMITTEE

MEMBERS: Dr. E. S. Boyer, *Chairman*; *Miss Mary V. Love, *Secretary*; Frank Coppenbarger, C. N. Gorham, J. C. Hostetler, A. C. Lehman, B. J. Marty, Robert Rogan, W. S. Threlfall

ADDRESS: 8 Linx. Building, Decatur, Illinois

LOW COST HOUSING AND SLUM CLEARANCE COMMITTEE

MEMBERS: Anthony Viola, Jr., *Chairman*; Charles Coffey, *H. David Falk, Frank Rao, Earl Sylvander

ADDRESS: 49 Westminster Street, Providence, Rhode Island

MAYOR'S ADVISORY HOUSING COMMITTEE

MEMBERS: George P. Abel, Mrs. John M. Bennett, *Charles W. Bryan (Mayor), ex officio; A. A. Dobson, D. L. Erickson, ex officio; Mrs. Fred R. Easterday, Frank Franks, Nathan Grossman, Charles A. Herman, Loren H. Laughlin, ex officio; Britt Pryor, Albert P. Schwartz, Mrs. John P. Senning, Frank D. Throop, W. F. Wilson, Mark Woods, Millard Woods

ADDRESS: City Hall, Lincoln, Nebraska

MAYOR'S HOUSING COMMITTEE

MEMBERS: *John W. Kapp, Jr., (Mayor), Hugh T. Dobs, Harry B. Luers, Morgan P. O'Brien

ADDRESS: Springfield, Illinois

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ADDRESS: 902 Barr Building, Washington, D. C.

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These groups vary considerably in form, degree of organization, method of support, and size, but they all have a direct and primary interest in housing. They most commonly serve the housing cause by the development and maintenance of educational programs and by the formulation and support of certain general housing policies for their respective communities.

Because there are many kinds of agencies within this broad category, "unofficial," it is difficult to know just how many borderline cases to include in the Directory. Literally hundreds of organizations such as social work agencies, labor unions, and chambers of commerce have housing committees. Because of the great number of such committees and the temporary character of many of them, only a few of the outstanding more active and permanent ones have been included along

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with the unofficial housing agencies proper. A number of the unofficial agencies formerly listed have been omitted from the Directory because of their failure to confirm their continued existence or their personnel.

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CALIFORNIA

- *(California) Division of Immigration and Housing
- *Los Angeles, Housing Authority of the City of
- *Los Angeles, Housing Authority of the County of
- *Los Angeles Municipal Housing Commission
- §Metropolitan Housing Council of Los Angeles
- *Oakland Housing Authority
- *San Francisco, Housing Authority of the City and County of

COLORADO

- †Colorado Housing Committee
- *Denver, Housing Authority of the City and County of
- §Denver Housing Council
- *Pueblo Housing Authority

CONNECTICUT

- §American Public Health Association, Committee on the Hygiene of Housing
- *Bridgeport Housing Authority
- §City-Wide Council for Slum Clearance and Better Housing
- *Hartford, Housing Authority of the City of
- *New Britain, Housing Authority of the City of

- *New Haven, Housing Authority of the City of
- *Norwalk, Housing Authority of the City of
- *Waterbury Housing Commission

DELAWARE

- *Delaware State Board of Housing
- §Wilmington Housing Association
- *Wilmington Housing Authority

DISTRICT OF COLUMBIA

- §American Federation of Housing Authorities, Inc.
- §American Federation of Labor, Housing Committee
- †Central Housing Committee
- §CIO Housing Committee
- *District of Columbia, Alley Dwelling Authority for the
- *Farm Security Administration
- *Federal Home Loan Bank Board
- *Federal Housing Administration
- §Labor Housing Conference
- §National Housing Advisory Council
- *United States Housing Authority
- †Washington Housing Association

FLORIDA

- *Daytona Beach, Housing Authority of the City of
- *Florida State Housing Board
- *Fort Lauderdale, Housing Authority of the City of
- *Jacksonville Housing Authority
- *Key West Housing Authority
- *Miami, Housing Authority of the City of
- *Miami Beach Housing Authority
- *Orlando, Housing Authority of the City of
- *Pensacola Housing Authority
- *St. Augustine, Housing Authority of the City of
- *St. Petersburg Housing Authority
- *Sarasota Housing Authority
- *Tampa, Housing Authority of the City of

Key to symbols: * Official administrative; † Official advisory; § Unofficial.

- †Tampa Municipal Housing Board
 *West Palm Beach, Housing Authority
 of the City of

GEORGIA

- *Athens Housing Authority
 *Atlanta Housing Authority
 *Augusta, Housing Authority of the
 City of
 *Brunswick, Housing Authority of the
 City of
 *Columbus, Housing Authority of
 *Decatur Housing Authority
 *Georgia State Housing Authority
 *Macon Housing Authority
 *Milledgeville Housing Authority
 *Rome, Housing Authority of the
 City of
 *Savannah Housing Authority
 *Thomasville Housing Authority

HAWAII

- *Hawaii Housing Authority

ILLINOIS

- *Alexander County Housing Authority
 *Chicago Housing Authority
 *Gallatin County Housing Authority
 †Housing Fact Finding Committee
 *Illinois State Housing Board
 †Mayor's Housing Committee
 §Metropolitan Housing Council
 *Peoria Housing Authority
 *St. Clair County Housing Authority
 *Springfield Housing Authority

INDIANA

- *Alexandria Housing Authority
 *Anderson Housing Authority
 *Bluffton Housing Authority
 *Brazil, Housing Authority of the
 City of
 *Decatur Housing Authority
 *Delaware County Housing Authority
 *Dunkirk, Housing Authority of
 *East Chicago, Housing Authority of
 the City of
 *Fort Wayne Housing Authority
 *Gary, Housing Authority of the City
 of
 *Greenfield Housing Authority
 *Hammond Housing Authority
 *Huntington Housing Authority

- *Indiana State Housing Board
 *Jay County Housing Authority
 *(Jeffersonville) City Housing Author-
 ity
 *Kokomo, Housing Authority of
 *Lawrenceburg Housing Authority
 *Marion Housing Authority
 *Muncie, Housing Authority of the
 City of
 *(New Albany) City Housing Au-
 thority
 *New Castle Housing Authority
 *Richmond Housing Authority
 *Vigo, Housing Authority of the
 County of
 *Vincennes, Housing Authority of the
 City of

IOWA

- §Iowa Housing League
 †Sioux City Municipal Housing Com-
 mission

KANSAS

- *Kansas State Board of Housing

KENTUCKY

- *Covington Municipal Housing Com-
 mission
 *Dayton Municipal Housing Commis-
 sion
 *Frankfort Municipal Housing Com-
 mission
 §Kentucky Housing Association
 *Lexington Municipal Housing Coin-
 mission
 *Louisville Municipal Housing Com-
 mission
 *Newport Municipal Housing Commis-
 sion
 *Paducah Municipal Housing Commis-
 sion

LOUISIANA

- *New Orleans, Housing Authority of

MARYLAND

- *Annapolis, Housing Authority of the
 City of
 *Baltimore Housing Authority
 *Frederick, Housing Authority of the
 City of

Key to symbols: * Official administrative; † Official advisory; § Unofficial.

*Salisbury, Housing Authority of the City of

MASSACHUSETTS

*Boston Housing Authority
 *Cambridge Housing Authority
 *Chicopee Housing Authority
 *Fall River Housing Authority
 *Holyoke Housing Authority
 §Housing Association of Metropolitan Boston
 *Lawrence Housing Authority
 *Lowell Housing Authority
 *Massachusetts State Board of Housing
 *New Bedford Housing Authority
 *Somerville Housing Authority
 *Worcester Housing Authority

MICHIGAN

§Citizens' Housing and Planning Council of Detroit
 *Dearborn Housing Commission
 *Detroit Housing Commission
 *Flint Housing Authority
 §Kalamazoo Housing Committee
 *Lincoln Park Housing Authority
 †Michigan Housing Commission
 §Michigan Housing and Planning Council
 §Pontiac Housing and Planning Council

MINNESOTA

§Citizens' Housing Committee

MISSISSIPPI

*Hattiesburg, Housing Authority of the City of
 *Laurel Housing Authority
 *McComb Housing Authority
 *Meridian, Housing Authority of the City of

MISSOURI

§St. Louis Housing Association

MONTANA

*Billings Housing Authority
 *Butte Housing Authority
 *Great Falls Housing Authority
 *Helena Housing Authority

NEBRASKA

*Mayor's Advisory Housing Committee
 *Omaha, Housing Authority of the City of

NEW JERSEY

*Asbury Park, Housing Authority of the City of
 *Atlantic City, Housing Authority of the City of
 *Beverly, Housing Authority of the City of
 *Bound Brook, Housing Authority of the Borough of
 *Bridgeton, Housing Authority of the City of
 *Camden, Housing Authority of the City of
 †Citizens' Advisory Committee on Housing
 §Citizens' Housing Council of Newark
 *Clementon, Housing Authority of the Borough of
 *Elizabeth, Housing Authority of the City of
 *Hackensack, Housing Authority of the City of
 *Harrison, Housing Authority for the Town of
 *Jersey City Housing Authority
 §Jersey City Housing League
 *Kenilworth, Housing Authority of the Borough of
 *Long Branch, Housing Authority of the City of
 *Montclair, Housing Authority of the Town of
 *Morristown, Housing Authority of the Town of
 †Municipal Labor Housing Commission
 *Newark Housing Authority
 §New Jersey Council of Housing Authorities
 §New Jersey Housing League, Inc.
 *New Jersey State Housing Authority
 *North Bergen, Housing Authority of the Township of
 *Ocean City, Housing Authority of the City of
 *Orange, Housing Authority of the City of
 *Passaic County Housing Authority
 *Perth Amboy, Housing Authority of

Key to symbols: * Official administrative; † Official advisory; § Unofficial.

- *Plainfield, Housing Authority of the City of
- *Princeton, Housing Authority of the Borough of
- *Summit Housing Authority
- *Trenton, Housing Authority of the City of

NEW YORK

- §Albany Housing Council
- §Brooklyn Bureau of Charities, Housing Committee of the
- §Brooklyn Committee for Better Housing
- *Buffalo Municipal Housing Authority
- §Citizens' Committee on Housing Conditions
- §Citizens' Housing Council of New Rochelle
- †Committee on Housing
- *Lackawanna Housing Authority
- *Peekskill Housing Authority
- *Port Jervis, Housing Authority of the City of
- §Poughkeepsie Better Housing League
- *Schenectady, Municipal Housing Authority of the City of
- *Syracuse Housing Authority
- *Tarrytown Municipal Housing Authority
- *Tuckahoe Housing Authority
- *Utica, Municipal Housing Authority of the City of
- *Yonkers, Municipal Housing Authority of the City of

NEW YORK CITY

- §Charity Organization Society, Committee on Housing of the
- §Citizens' Housing Council of New York
- §National Public Housing Conference
- *New York City Housing Authority
- *New York State Board of Housing
- §Welfare Council of New York City, Housing Committee of the

NORTH CAROLINA

- *Charlotte Housing Authority
- *North Carolina State Housing Board
- *Raleigh Housing Authority
- *Wilmington Housing Authority

OHIO

- *Akron Metropolitan Housing Authority
- §Better Housing League of Cincinnati and Hamilton County, Inc.
- *Canton Metropolitan Housing Authority
- *Cincinnati Metropolitan Housing Authority
- §Citizens' Committee on Slum Clearance and Low-Rent Housing
- *Cleveland Metropolitan Housing Authority
- *Columbus Metropolitan Housing Authority
- *Dayton Metropolitan Housing Authority
- †Greenhills Advisory Committee
- *Hamilton Metropolitan Housing Authority
- *Mansfield Metropolitan Housing Authority
- §Ohio Housing Authorities Conference
- *Ohio State Board of Housing
- *Portsmouth Metropolitan Housing Authority
- §Regional Association of Cleveland
- *Toledo Metropolitan Housing Authority
- *Youngstown Metropolitan Housing Authority
- *Warren Metropolitan Housing Authority
- *Zanesville Metropolitan Housing Authority

OREGON

- *Clackamas County Housing Authority

PENNSYLVANIA

- *Allegheny County Housing Authority
- *Allentown Housing Authority
- *Bethlehem Housing Authority
- †Chester Citizens' Committee on Housing
- *Chester Housing Authority
- †City Housing Committee
- §Coordinating Housing Council of Philadelphia
- *Delaware County Housing Authority
- *Erie Housing Authority
- §Harrisburg Housing Association
- *Harrisburg Housing Authority

Key to symbols: * Official administrative; † Official advisory; § Unofficial.

*McKean County Housing Authority
 *McKeesport Housing Authority
 §McKeesport Housing Council
 †Mayor's Housing Commission
 *Mifflin County Housing Authority
 *Montgomery County Housing Authority
 *New Kensington Housing Authority
 §Octavia Hill Association, Inc.
 §Pennsylvania Housing and Town Planning Association
 *Pennsylvania State Board of Housing
 §Philadelphia Housing Association
 *Philadelphia Housing Authority
 §Pittsburgh Housing Association
 *Pittsburgh Housing Authority
 *Reading Housing Authority
 *Schuylkill County Housing Authority
 *Scranton Housing Authority

PUERTO RICO

*Arecibo Housing Authority
 *Mayaguez Housing Authority
 *Ponce, Housing Authority of the Municipality of
 *Puerto Rico Housing Authority
 *Puerto Rico, Housing Authority of the Capital of

RHODE ISLAND

†Low Cost Housing and Slum Clearance Committee

SOUTH CAROLINA

*Charleston Housing Authority
 *Columbia Housing Authority
 *Greenville, Housing Authority of the City of
 *South Carolina State Housing Board
 *Spartanburg, Housing Authority of the City of

TENNESSEE

*Chattanooga Housing Authority
 *Johnson City Housing Authority
 *Knoxville Housing Authority
 *Memphis Housing Authority
 *Nashville Housing Authority

TEXAS

*Alice, Housing Authority of the City of
 §Association of Texas Housing Officials

*Austin Housing Authority
 *Big Spring Housing Authority
 *Brownsville Housing Authority
 *Corpus Christi, Housing Authority of the City of
 *Dallas Housing Authority
 *El Paso Housing Authority
 *Fort Worth, Housing Authority of the City of
 *Harlingen Housing Authority
 *Houston Housing Authority
 *Laredo, Housing Authority of the City of
 *Pelly Housing Authority
 *San Antonio, Housing Authority of the City of
 *Waco Housing Authority

VERMONT

*Burlington Housing Authority

VIRGINIA

*Bristol Housing Authority
 *Newport News, Housing Authority of the City of
 *Portsmouth, Housing Authority of the City of
 *Virginia State Board of Housing

WASHINGTON

†Seattle Housing Commission

WEST VIRGINIA

*Charleston, Housing Authority of the City of
 *Fairmont Housing Authority
 *Huntington Housing Authority
 *Martinsburg Housing Authority, The City of
 *Morgantown Housing Authority
 *Mount Hope Housing Authority
 *Parkersburg Housing Authority
 *Wheeling Housing Authority
 *Williamson, Housing Authority of the City of

WISCONSIN

†Greendale Advisory Committee
 *Madison Housing Authority
 *(Milwaukee) Board of Public Land Commissioners
 §Milwaukee Housing Council
 †Racine Housing Committee
 *Superior Housing Authority

Key to symbols: * Official administrative; † Official advisory; § Unofficial.

THE ASSOCIATION'S 1938 ACTIVITIES

THIS is a report similar to a portion of the Executive Director's report submitted at the Sixth Annual Meeting in October 1938. Figures have been adjusted for the full year of 1938 and a few items have been added. Its principal purpose is to inform the membership of the nature and volume of the Association's activities.

Membership. Membership continued to mount at a gratifying rate, in spite of the fact that the staff was nearly always so busy with various service functions that it could not devote to membership promotion the attention that would undoubtedly have produced even better results. Members in good standing increased from 818 to 1,177 during the year.

Publications. A few of the old-type mimeographed NAHO Bulletins were published to convey special messages to the membership. The NAHO News, an eight-page planographed news letter, was introduced in February as the principal periodic publication. It was supplemented by the *Housing Management Bulletin*, a specialized four-page news letter sent without charge to those members who specifically requested it. This publication probably will become the organ of the Managers' Division now in process of organization. The semimonthly project map was continued. *Local Authorities' Letters* were continued as a direct and frequent means of communication with all the local public housing agencies in the country.

A new series of brief publications called *Inquiry Service Memoranda* was initiated to simplify the answering of questions on subjects of most common inquiry. The 1938 *Housing Yearbook*, the sequel to the 1935, 1936, and 1937 editions of the *Housing Officials' Yearbook*, continued a series that appears to be meeting a growing demand for authoritative annual summaries.

During the year NAHO issued 17 special publications not included above, and stocked for free distribution or sale numerous publications issued by others. Lists of all publications currently stocked by the Association are available upon request.

Field Service. Hugh R. Pomeroy, Chief of Field Service, while continuing to devote some of his time to representing the American Society of Planning Officials, made 165 field visits. Though these contacts were principally with local housing authorities, they included 2 state governors, 37 mayors, and participation in numerous meetings sponsored by agencies other than NAHO. The Association sponsored meetings of New Jersey and Southeastern housing authorities.

Management Training. With the hearty cooperation of local authorities and USHA, the Association organized and conducted its second successful demonstration in training for housing management. The Management Training Institute, held in Washington last June, was a short course for active managers. The members of the Institute unanimously recommended that this type of in-service training be repeated annually.

Committees and Other Cooperative Effort. Five standing committees were active during the year. They were serviced largely by the central office and comprised 70 of the Association's leading members. Personnel of the various committees is given in a later section of this chapter. In addition to regular committee work the Association participated in joint activity with the American Standards Association, the National Recreation Association, the Civil Service Assembly of the United States and Canada, the American Society of Planning Officials, the National Resources Committee, the International City Managers' Association, the American Public Health Association's Committee on the Hygiene of Housing, the National Bureau of Standards, the American Eugenics Society, and the American Public Welfare Association.

Staff and Office. The maximum staff during the year comprised the Director, Assistant Director, Chief of Field Service (supplemented occasionally by per diem consultants), office manager-secretary, membership and publications secretary, secretary, half-time clerk, apprentice, part-time Washington representative, and NYA assistance.

The removal to the new "1313" building in May afforded a great improvement in office facilities and, particularly, enabled the Association to receive more properly its numerous visitors. The new quarters also permitted improvement of the common services, such as duplicating, mailing, and library, that are shared with the 16 other public administration organizations occupying the same building.

CONSTITUTION AND BY-LAWS OF THE NATIONAL ASSOCIATION OF HOUSING OFFICIALS¹

I. NAME AND PRINCIPAL OFFICE

The name of the association shall be National Association of Housing Officials and its principal office shall be at Chicago, Illinois.

II. PURPOSES

The purpose of the association shall be to promote the cause of low-cost housing, rural and urban, and of slum clearance, by exchanging information, improving administrative standards and practices, engaging in research, publishing the results of studies, aiding in the extension of public supervision and operation of low-cost housing, aiding in the planning and replanning of blighted, submarginal and slum areas, cooperating and collaborating with other public and private agencies and associations, and in all proper ways furthering the interests of public agencies in the field.

III. MEMBERS

Active. Any person holding elective or appointive position upon a public body or membership in a public authority, or being an officer, staff member, employee or consultant of a public board, authority or agency, either supervising or engaged in the administration of low-cost housing, rural or urban, shall be eligible to active membership in the association. Only active members shall have voting rights.

Associate. Any person having special knowledge, experience or interest in the field of low-cost housing may be admitted to membership as determined by the board of governors.

IV. BOARD OF GOVERNORS

The association shall be governed by a board of governors consisting of the president, two vice-presidents, treasurer and the chairman or other chief officer of each division of the association provided for in Section X, ex officio; and eleven active members elected by the active members. The members of the board of governors shall be elected three for a term of one year, four for a term of two years, and four for a term of three years and their successors shall be elected for a term of three years each. The terms of all members of the board of governors shall be reckoned between the times of annual meetings of the association, although the actual term of office may be somewhat more or less than a calendar year or a multiple thereof. In the event of a vacancy in the board of governors the board shall have power to fill the vacancy until the next annual meeting of the members, at which time there shall be an election for the unexpired term. Upon the expiration of the term of office of a member of the board of governors as a member, officer, employee or consultant of a public housing agency, he shall cease to be a member of the board of governors of the association and there shall be deemed to be a vacancy.

¹ As amended October 12, 1938.

V. OFFICERS

There shall be a president, two vice-presidents and treasurer who shall be active members elected by the active members at the annual meeting for a term of one year. Any vacancy in office occurring during the year may be filled by the board of governors until the next meeting of the members. The board of governors shall select an executive director to serve at the pleasure of the board who shall also act as secretary of the association, and such other officers as they may deem proper, and shall fix their compensation.

VI. DUTIES OF OFFICERS

President. The president shall act as chairman of the board of governors and preside at meetings of members except as otherwise ordered by the board of governors. He shall appoint all committees and shall sign on behalf of the association all deeds, contracts and other formal instruments and shall also perform such other duties as may from time to time be assigned to him by the board of governors.

Vice-President. The vice-presidents shall, during the absence of the president or his inability to act, have and exercise all his powers and duties and shall also perform such other duties as may from time to time be assigned to them by the board of governors.

Treasurer. The treasurer shall be the chief financial agent of the corporation and may exercise financial authority in all financial matters in accordance with the by-laws and such resolutions as may be adopted by the board of governors. The director shall furnish the treasurer with such financial statements as he may require. The treasurer shall have the custody of all funds and securities of the association including all bonds, stocks, deeds, and other papers, and to this end he may determine the manner for depositing and safe keeping of the funds and securities of the corporation and the system of financial records. The treasurer may be bonded in a sum to be determined by the board of governors.

Executive Director. The executive director shall have the general management of the affairs of the association subject to these by-laws and the restrictions of the board of governors. He shall prepare a budget for the association and upon its approval have authority to spend the sums appropriated. He shall be responsible for any moneys of the association received by him, for the keeping of accounting records and the preparation of financial statements in such form and in accordance with such procedure as shall be required by the treasurer and approved by the board of governors. He may appoint and discharge any employees, subordinates or consultants, and shall fix their compensation within such limits as may be provided by the budget, and may make agreements on behalf of the corporation in performing the duties entrusted to him. As secretary he shall give notice of all meetings, have custody of the records of the association, and of its seal, and attest all necessary instruments.

VII. MEETINGS

An annual meeting of the members shall be held during each calendar year at a time and place to be fixed by the board of governors. Special meetings shall be held on the call of the president or the board of governors or on the request in writing of any five members. Meetings of the board of governors shall be held at the time of annual meetings of the members, on

the call of the president or on the request in writing of any two members of the board of governors. Calls of all meetings of the members shall be given not less than ten days before the meeting date; calls of meetings of the board of governors shall be given not less than five days before the meeting date.

VIII. QUORUM

A quorum of the board of governors shall consist of eight. Twelve active members shall constitute a quorum to do business at a meeting of members.

IX. COMMITTEES

The president may appoint such standing or special committees as he shall deem necessary, or as shall be authorized by the board of governors. Unless otherwise provided by the board of governors when authorizing the creation of a committee, the terms of all committee members shall expire at the association's next annual meeting after their appointment. Members of committees shall be eligible for reappointment.

All committee reports intended for distribution outside of the committee itself shall be submitted to the board of governors before such distribution is made. The board of governors shall pass upon reports so submitted within a reasonable period of time and shall specify the method of distribution.

Each committee, through its chairman, shall report upon its work to each annual meeting of the members.

X. DIVISIONS OF THE ASSOCIATION

The board of governors may establish divisions of the association for more specialized development of major phases of official housing action than is practicable through the general facilities of the association. At the time any such division is established and thereafter, upon the recommendation of the division or otherwise, the board may adopt suitable rules as to a division's name, membership qualifications, form and method of organization, including dues, if any, to be paid for services of the division. No person may be a member of any division who is not also either an active or associate member of NAHO in good standing. The chairman or other chief officer of each division shall be ex officio a member of the board of governors. The annual meeting of each division shall be at the time and place of NAHO's annual meeting, but other meetings may be held in accordance with a division's by-laws and rules of procedure.

The board of governors may also establish state or regional units of the association, may determine their general form of organization and their relationships within the association. Such action shall be subject to review and revision by the board of governors from time to time.

XI. DUES

The dues for active and associate members shall be determined from time to time by the board of governors.

XII. AMENDMENTS

These by-laws may be amended by the affirmative vote of the majority of members present at any meeting of members, call of which shall have contained notice of the proposed amendment. Amendments may also be made by the board of governors; such amendments shall be reported to the next

meeting of members and if disapproved by the vote of the majority of the members present shall thereupon be ineffective.

XIII. SEAL

The corporation shall have a seal which shall bear the label "National Association of Housing Officials, Illinois" and the year of organization.

XIV. WAIVER OF NOTICE AND ACTION WITHOUT MEETING

Any person entitled to vote at any meeting of members or of the board of governors may waive notice of the time, place and purpose of such meeting either before or after the date of the said meeting and any action taken thereat shall be as valid as though due notice had been given.

Any action or resolution which might be taken at any meeting of the members or the board of governors shall be valid if written memorandum of such action or resolution is duly served upon all persons entitled to vote thereon in the manner prescribed for notice of a meeting and if such action or resolution is approved in writing by a majority of the persons entitled to vote thereon.

WHO'S WHO ON THE BOARD OF GOVERNORS

BECAUSE of the rapid growth of the Association, many of its newer members have not yet had the opportunity to become acquainted with fellow housing officials or with the officers of their Association. In the 1936 *Yearbook* a brief study of the professions, training, and affiliations of housing officials was presented. It showed an encouraging diversity of background and business activity combined with a fair uniformity of interest in worth-while social movements.

NAHO's Board of Governors should, and we believe does, represent housing officials and at the same time the social, geographical, political, and economic groups whose participation in housing is necessary if we are to have a program that achieves its broad humanitarian objectives by following sound business practices and sound public administrative procedures. The following sketches of the members of the Board in the style of *Who's Who* are presented to further acquaint the membership with their governing body.

ALEXANDER, WILL WINTON. Born in Morrisville, Missouri, July 15, 1884, son of William Baxter and Arabella A. (Winton) Alexander. A.B., Scarritt-Morrisville (Missouri) College, 1908; B.D., Vanderbilt University, 1912; D.D., Boston University and Berea (Kentucky) College, 1927; LL.D., Southern College, 1930. Married Mabelle A. Kinkead, of Columbus, Ohio, October 28, 1914; children—Edgar Kinkead, John Winton, William McLees. Ordained ministry Methodist Church, South, 1901; pastorates at Nashville and Murfreesboro, Tennessee, 1911-17; withdrew from ministry, 1917; associate executive secretary Army Y.M.C.A., Southeastern Military Department, 1917-19; executive director, Commission on Interracial Cooperation since 1919; acting president, Dillard University (New Orleans), 1931-35; assistant administrator, U. S. Resettlement Administration, 1935-36; administrator, Resettlement Administration and Farm Security Administration since January 1937.

Chairman, Advisory Committee on Race Studies of Problems and Policies Committee, Social Science Research Council, 1927-28; American delegate to International Missionary Conference, Jerusalem, 1928; Weil lecturer, University of North Carolina, 1929; member, Committee on Minority Groups in Economic Recovery, 1934-35; member, Committee on Care and Education of American Youth of American Council on Education. Harmon National Award for Service in American Race Relations, 1926. Director, Julius Rosenwald Fund; trustee, Atlanta University, Bethune-Cookman College, Gammon Theological Seminary, Morehouse College, Paine College. Member Alpha Tau Omega. Mason, K. T. Club: Cosmos (Washington).

Co-author: *The Collapse of Cotton Tenancy*, 1935.

BOHN, ERNEST J. A.B. Adelbert College, Western Reserve University, 1924; LL.B. Law School, Western Reserve University, 1926. Private practice of law at Cleveland, 1926-38; assistant on teaching staff Department of Political Science, Western Reserve University, 1923-25; member, 88th General Assembly of Ohio, 1929-30; member, Cleveland City Council since 1930. Director, Cleveland

Metropolitan Housing Authority and of Regional Association of Cleveland; consultant, United States Housing Authority and Resettlement Administration.

Chairman, City Council-Civic Committee on Housing since 1932; chairman, Cleveland Metropolitan Real Property Inventory Committee; chairman, Housing Committee, Mayor's Business Recovery Commission, 1933; chairman, first National Conference on Slum Clearance, 1933; president, Ohio Planning Conference; chairman, Ohio Housing Authorities Conference. Member, Cleveland Bar Association (former member, executive board), Lake Erie Drainage Basin Committee of National Resources Committee, Cleveland George Washington Bicentennial Commission, Ohio Gen. Pulaski Sesquicentennial Commission; honorary member, American Institute of Architects (Cleveland Chapter).

Led campaign for adoption by Ohio Legislature of the State Housing Act, 1932; wrote and led campaign for adoption by the Ohio Legislature of the Housing Authority Law, the first state public housing law in the United States, 1933.

COLEMAN, MILES LANIER. Born in Peoria, Illinois, August 4, 1898, son of William H. and Frances (Putman) Coleman. Received the degree Bachelor of Architecture, Columbia University, 1920. Married Marion Feltman of Peoria, Illinois, January 21, 1925; daughter, Mary Katherine. Practiced architecture in New York and Chicago, 1921-34. Consultant in connection with drafting National Housing Act, 1934. Technical director, Federal Housing Administration, 1934; assistant administrator, Federal Housing Administration since 1938.

Member, Advisory Committee, Bemis Foundation; American Institute of Architects. Club: Cosmos (Washington). Author of pamphlets and articles on city planning, housing design, and finance.

EVANS, GEORGE EDWARD. Born in Freeport, Ohio, February 1, 1876, son of Philip Spiker and Marganna (Beebe) Evans; Philips Exeter Academy, 1900, University of Pittsburgh, 1904, LL.D. Married Daisy Lillian Best, of Greensburg, Pennsylvania, June 20, 1900; children—Elinore Rose, Mildred Josephine, Samuel Beamer. Engaged in building construction and retail lumber business, 1905-39.

Member, Pittsburgh City Council, 1935-39, Building Commissioner of Pittsburgh, 1934; chairman, Committee on Public Works; chairman, Carnegie Free Library of Allegheny County; chairman, Housing Authority of the City of Pittsburgh; chairman, Pennsylvania State Board of Housing; member, Board of Directors, Retail Lumber Dealers Association of Pennsylvania, 1918-24; president, Retail Lumber Dealers Association, 1920; president, Henry George Foundation of America, 1920-35; member, Board of Carnegie Free Library of Pittsburgh, Carnegie Institute of Technology, Carnegie Museum, Buhl Planetarium and Institute of Popular Science, Building Owners and Managers Association, Pennsylvania Housing and Town Planning Association, Sons of American Revolution, Sons of Union Veterans of the Civil War; Thirty-second degree Mason, Shrine, Civic Club, Chamber of Commerce of Pittsburgh, Pittsburgh Real Estate Board and other civic organizations. Club: Highland Country (Pittsburgh).

Has taken important part in development of low-rent housing program in Pittsburgh and Pennsylvania; published plan book of Pennsylvania Homes (circulation 120,000 copies); patentee of sewage disposal system extensively used.

FAHEY, JOHN H. Born in Manchester, New Hampshire, February 19, 1873; son of Patrick and Maria Fahey; high school education. Married Margaret Quinn, of Boston, Massachusetts, October 22, 1901; children—Margaret, Eleanor. Began newspaper work as reporter and news editor, Manchester, New Hampshire; editor and later manager, Eastern Associated Press, New Haven, Connecticut, until 1893; editor and day manager, Associated Press, Boston, 1893-97; N.E.

superintendent, Associated Press, 1897-1903; editor and publisher, Boston *Traveler*, 1903-10; president, Boston Traveler Company, State Publishing Company; second vice-president, Associated Press, 1909-10; president and publisher, Worcester (Massachusetts) *Post*, 1914-37; president, St. John's River Shipyard Company, Jacksonville, Florida, 1918-20; president and publisher, Manchester (New Hampshire) *Mirror*, 1922-25; president, The Clarke Press; publisher, New York *Evening Post*, 1923.

Member, United States section of Inter-American High Commission. Chairman, Federal Home Loan Bank Board, and chairman board of directors, Home Owners' Loan Corporation, Washington, D. C., since 1933; chairman board of trustees, Federal Savings and Loan Insurance Corporation since 1934. Former director and member executive committee, Boston Chamber of Commerce; chairman of delegation from chambers of commerce in U. S. visiting leading European cities, 1911; director, chairman executive committee Chamber of Commerce of the U.S., 1912-13, president, 1914-15, honorary vice president, 1915-20; member, senior council, Chamber of Commerce of the U.S., 1921-23; chairman, organizing committee, International Chamber of Commerce, 1919-20; American director, International Chamber of Commerce, 1921-26; chairman, Committee on Foreign Affairs, Chamber of Commerce of the U.S.; honorary member, Bolsa de Comercio de Buenos Aires; member, National Economic League. Chevalier Legion of Honor, France, 1920; commander Order of the Crown, Italy, 1920; officer, Order of the Golden Sheaf, China, 1916. Clubs: Salem Country, Tedesco Country, Swampscott, Economic (Boston), Burning Tree, National Press (Washington).

GIULII, NICOLA. Born in Fara Filiorum Petri, Italy, December 5, 1885, son of Zopito and Virgilia (Di Fulvio) Giulii. Italian and musical education in Italy. Married Aurelia Amillo, of Los Angeles, California, April 7, 1906; daughter, Virginia Giulii Zobelein. Musical career in both symphony orchestras and operatic work up until 1910. Sales manager, Italian Vineyard Company, 1910-19; vice-president and general manager of Guasti-Giulii, Inc., chain of tire and gasoline service station stores, 1919-34; vice-president and Pacific Coast sales manager, Fruit Industries, Ltd. and vice-president and general manager, Italian Vineyard Company, since 1934.

Alternate-at-large, 1932 Democratic Convention and Presidential Elector of 1932 Presidential Election. Chairman, Municipal Housing Commission, City of Los Angeles. Chairman, Los Angeles City Housing Authority. Clubs: Jonathan, Uplifters, and ex-Rotarian.

LANKTON, J. FLETCHER. Born in Waverly, Illinois, May 21, 1902, son of Joel Harrison and Minnie (Bell) Lankton. B.S., Chicago Technical College, 1923. Married Frieda Alta Beatty, September 8, 1925; children—Harold Fletcher, Gordon Beatty, Janice Ruth. Employed 1923-30: draftsman, Walrus Manufacturing Company, Decatur, Illinois; designer, Advance Terra Cotta Company, Chicago Heights, Illinois; residence designer, Sears Roebuck & Company, Chicago; housing planning department, Vredenburg Lumber Company, Springfield, Illinois; draftsman, Carr & Johnston Company, Peoria, Illinois. Associated with L. Eugene Robinson, architect, Peoria, 1930-31; private practice in architecture, Peoria, since 1931.

Chairman, Peoria Housing Authority; vice-chairman, City Planning Commission; vice-chairman, Greater Peoria Civic Association. Club: Crève-Cœur.

MARQUETTE, BLEECKER. Born in Whitehall, New York, September 7, 1892, son of Edward Franklin and Catherine (Heysette) Marquette. A.B., Cornell University, 1915; special courses, Sorbonne, Paris, summer of 1912. Married Lillian Utley, of Rome, New York, July 28, 1916; daughter, Marjorie. Head, Depart-

ment of French, Schenectady (New York) High School, 1912-13; assistant secretary, New York Tenement House Committee, 1915-18; executive secretary, Better Housing League of Cincinnati since 1918, Public Health Federation of Cincinnati since 1921, Anti-Tuberculosis League, Cincinnati, since 1926; secretary, Cincinnati Metropolitan Housing Authority, 1935-38; consultant, Metropolitan Housing Authority since 1938.

Member, Ohio Mental Hygiene Association, Cincinnati chapter American Association of Social Workers; fellow, American Public Health Association; member, American Institute of Planners; member, advisory committee, Greenhills Resettlement Housing Project; member, National Conference of Tuberculosis Secretaries; honorary member, Cincinnati Academy of Medicine, Cincinnati Dental Society; member, board of Public Dental Service Society; member, Central Mental Hygiene Clinic, Social Hygiene Society, Shoemaker Center.

Contributor of articles on housing and public health.

PALMER, CHARLES FORREST. Born in Grand Rapids, Michigan, December 29, 1892, son of Walter Millard and Jeannette Hinsdill (Seymour) Palmer; Central High School, Grand Rapids; student Dartmouth, 1914-15. Married Laura Sawtell, of Atlanta, Georgia, October 30, 1918; children—Margaret Sawtell, Laura Sawtell, Jeannette Hinsdill. Began as clerk, Michigan Trust Company, Grand Rapids, 1912; sales manager of Oak Knoll for William R. Staats Company, realtors, Pasadena, California, 1912; sales manager, The Riviera, Santa Barbara, California, 1914, San Diego Land Corporation, 1915; assistant manager, Staats Company, Chicago, 1916-17; owner, C. F. Palmer Co., realtors, Santa Barbara, 1919-20; president, Palmer, Inc., Atlanta, since 1921. Served in 1st O.T.C., Ft. Sheridan, Illinois, 1917; commd. 2d Lt. Cav., U. S. Army, August 15, 1917, later 1st Lt., World War; honorably discharged January, 1919.

Trustee, Jesse Parker Williams Hospital; member, executive committee of National Public Housing Conference; director, Atlanta Chamber of Commerce (president, 1938), chairman, Atlanta Housing Authority. Member, National Housing and Town Planning Council and Housing Centre (London), International Federation for Housing and Town Planning (Brussels), Southern Conference of Building Owners and Managers (president, 1923-24), National Association Building Owners and Managers (president, 1930-32), Atlanta Association Building Owners and Managers, Atlanta Real Estate Board, Chamber of Commerce of the United States, councillor, member Resolutions Committee, 1938; Delta Kappa Epsilon. American Legion, Military Order Foreign Wars, Forty and Eight; awarded Mexican Campaign and Victory medals. Clubs: Rotary, Capital City, Piedmont Driving (Atlanta), Army and Navy (Washington).

Contributor to realty publications.

PARKER, WILLIAM STANLEY. Born in Boston, Massachusetts, October 28, 1877, son of Charles E. and Mary Tilden (Phillips) Parker. S.B., Harvard, 1899. Married Elizabeth S. Porter, of Boston, March 18, 1920. Practicing architect at Boston since 1902; member State Planning Board, 1935-38.

Member, American Institute of Architects (secretary, 1917-23, 2nd vice-president, 1923-24), Boston Society of Architects (president, 1930-32). Clubs: Footlight, Tavern (Boston); Harvard (New York).

RHEINSTEIN, ALFRED. Born in Wilmington, North Carolina, March 19, 1889, son of Frederick and Adele Rheinsein; C.E., Princeton University, 1911. Married Katherine Sprochnle, of Chicago, Illinois, August 10, 1926; children—Frederick, Robert, Katherine.

Founded Rheinsein & Haas, Inc. (later changed to Rheinsein Construction Company, Inc.), builders (president, 1914-28); reserve military aviator, U. S.

Army, 1918-19; officer in charge of construction, Rockwell Field, San Diego, California, 1918-19; treasurer and director, Nathan Manufacturing Company, 1921-28; member, Advisory Board, New York Trust Company, 40th Street Branch, 1928-38; president, Princeton Engineering Association, 1927-28; director, West Side Association of Commerce in the City of New York, Inc., 1935-38 and vice-president (in charge of construction), 1936-38. Member, Board of Governors of the New York Building Congress since 1937; American Society of Civil Engineers; chairman, New York City Housing Authority since December, 1937; commissioner of the Department of Housing and Buildings of the City of New York since January 1, 1938. Clubs: Princeton, Engineers (New York), Century Country (White Plains).

STRAUS, NATHAN. Born in New York City, May 27, 1889, son of Nathan and Lina (Guthertz) Straus; Collegiate School, New York City; student Princeton University, 1906-07; Heidelberg University 1907, 1908; returned to Princeton and received special diploma, cum laude, 1909. Married Helen E. Sachs of New York City, April 29, 1915; children—Nathan, Barnard Sachs, Irving Lehman, Ronald Peter. Began as reporter with New York *Globe*; connected with R. H. Macy & Co., 1910-13; bought *Puck*, humorous weekly, 1914, editor and publisher until 1917; enlisted in United States Navy, 1917, and commd. ensign; honorably discharged December, 1918; assistant editor, New York *Globe*, 1919-20; later president, Nathan Straus-Duparquet, Inc.

Member, New York Senate, 1921-26 (chairman, Committee on Agriculture; member, committees on conservation, taxation, retrenchment, and special committee on reapportionment); special housing commissioner for the City of New York to make European housing survey, 1935; ex-president, Hillside Housing Corporation; former member, New York City Housing Authority; former director, National Emergency Council for the State of New York; administrator, United States Housing Authority since October 1, 1937. President, Nathan Straus Foundation; director, Palestine Economic Corporation. Clubs: Manhattan, Century Country, National Democratic, National Press (Washington).

Introduced legislation embodying state-wide park development. Author of monographs and addresses on low-cost housing, slum clearance, public parks, motor vehicle accident prevention, and compensation.

WILLIAMS, LEWIS KEMPER. Born in Patterson, Louisiana, September 23, 1887, son of Francis Bennett and Emily Wilmamson (Seyburn) Williams. Educated in public schools, Patterson, 1898-1902, Lawrenceville, New Jersey, 1902-06; student, University of the South, Sewanee, Tennessee, 1906-08, D.C.L., 1935. Married Leila Moore, of New Orleans, October 2, 1920. Began in manufacture of lumber, 1908; secretary-treasurer, F. B. Williams Cypress Company, Ltd., 1912-32, president, 1932-34; vice-president, Williams, Inc., since 1929; president and director, Sterling Sugars, Inc., Williams Lumber Company, Shadyside Company, National Bank of Commerce, City Centers Realty Corporation. Served in U. S. Army as second lieutenant, major, 1917-18, World War; now colonel, 347th Infantry; national president, Reserve Officers Association, 1931-34.

Chairman, New Orleans Housing Authority; regent and trustee, University of the South; member, New Orleans Association of Commerce (chairman, national defense committee); member, national council, Boy Scouts of America; president, New Orleans Community Chest, 1933. Member, S.A.R., Phi Delta Theta, Omicron Delta Kappa. Clubs: Boston, Louisiana, Country, Metaire (New Orleans), Chevy Chase Country (Washington), New York Club, Lotos (New York), Valley, Monticet (Santa Barbara, California).

WINSLOW, CHARLES-EDWARD AMORY. Born in Boston, Massachusetts, February 4, 1877, son of Erving and Catherine Mary (Winslow) Winslow. B.S., Massa-

Massachusetts Institute of Technology, 1898; M.S., 1899; A.M. (Honorary), Yale University, 1915; P.H.D. (Honorary), New York University, 1918. Married Anne F. Rogers, 1907; daughter, Anne. Assistant, instructor, assistant professor, Department of Biology and Public Health, Massachusetts Institute of Technology, 1905-10; associate professor, College of the City of New York, 1910-14; curator of public health, American Museum of Natural History, New York, 1910-22; professor of public health, Yale Medical School, since 1915; director, John B. Pierce Laboratory of Hygiene, since 1932.

Fellow and past president, American Public Health Association; member and past president, Society of American Bacteriologists; chairman, New York State Commission on Ventilation, 1917-23, 1926-31; member, Public Health Council of Connecticut since 1917; member, Commission on Hygiene of Housing of the League of Nations, since 1936; chairman, Committee on the Hygiene of Housing of the American Public Health Association since 1938; chairman, New Haven Housing Authority since 1938. Author of numerous books on various aspects of bacteriology and public health.

NAHO COMMITTEES FOR THE YEAR 1938-1939

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Representing the American Public Welfare Association

I. M. BRANDJORD, Administrator, Montana State Department of Public Welfare

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BENJAMIN GLASSBERG, Superintendent, Department of Outdoor Relief, Milwaukee

MISS DOROTHY C. KAHN, Research Associate, American Association of Social Workers

LAMAR MURDAUGH, Director, Georgia State Department of Public Welfare

CALVIN NICHOLS, Staff Assistant, Washington State Department of Social Security

FREDERICK C. WALCOTT, Commissioner of Welfare, Hartford

Representing the National Association of Housing Officials

JOHN IHLDER, Executive Officer, Alley Dwelling Authority for the District of Columbia

LEON H. KEYSERLING, Deputy Administrator and General Counsel, United States Housing Authority

MISS GLADYS A. LaFETRA, Home Relief Division, Housing Unit, New York City Department of Welfare

BLEECKER MARQUETTE, Consultant, Cincinnati Metropolitan Housing Authority

SIDNEY T. STRICKLAND, Member, Massachusetts State Board of Housing

JOSEPH P. TUFTS, Executive Director, Pittsburgh Housing Association

MAJOR JOHN O. WALKER, Director, Resettlement Division, Farm Security Administration

DR. EDITH ELMER WOOD

Secretary: ABRAHAM GOLDFELD, Executive Director, Fred. L. Lavanburg Foundation; Manager, Lavanburg Homes

LEGAL COMMITTEE

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Secretary: ERNEST J. BOHN, Director, Cleveland Metropolitan Housing Authority

H. A. BERMAN, Washington, D. C.

WALTER F. DODD, Counsel, Illinois State Housing Board

JESSE EPSTEIN, Chairman, Seattle Housing Authority

JAMES V. GRAVES, General Counsel, San Antonio Housing Authority

WILLIAM J. GUSTE, Counsel, Housing Authority of New Orleans

PHILIP H. HILL, Executive Director, Charleston (W. Va.) Housing Authority

MORRIS MILLER, Legal Division, United States Housing Authority

RICHARD R. QUAY, Municipal Housing Division, Federal Housing Administration

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JUDGE FRANK SMITH, Chairman, Philadelphia Housing Authority
WALTER H. SULLIVAN, Chairman, Housing Authority of the City and County of San Francisco
MAXWELL H. TRETTER, Assistant Corporation Counsel, New York City (assigned to the New York City Housing Authority)
HENRY WISE, Member, Cambridge Housing Authority

COMMITTEE ON PERSONNEL STANDARDS

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Secretary: RUSSEL H. ALLEN, Executive Secretary, Hartford Housing Authority
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DR. W. HARRY BARNES, Member, Philadelphia Housing Authority
RUSSELL COOK, Director of Personnel, United States Housing Authority
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THE REV. E. ROBERTS MOORE, Member, New York City Housing Authority
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MRS. GUY A. TAWNEY, Member, Illinois State Housing Board
MISS ELIZABETH WOOD, Executive Secretary, Chicago Housing Authority
R. R. ZIMMERMAN, Director of Personnel, Federal Home Loan Bank Board

COMMITTEE ON PUBLIC RELATIONS OF HOUSING AGENCIES

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Secretary: ALLAN C. WILLIAMS, Executive Secretary, Illinois State Housing Board
FORREST J. ALVIN, Executive Director, Covington Municipal Housing Commission
W. T. ANDERSON, Vice-Chairman, Macon Housing Authority
JOHN CARROLL, Chairman, Massachusetts State Housing Board; Member, Boston Housing Authority
O. W. L. COFFIN, Secretary, Ohio State Housing Board
SERGEI N. GRIMM, Executive Director, Syracuse Housing Authority
W. V. LAWSON, Acting Director, Informational Service Division, United States Housing Authority
HAROLD A. LETT, Member, Newark Housing Authority
C. F. PALMER, Chairman, Atlanta Housing Authority
BORIS SHISHKIN, Housing Committee, A. F. of L.
ANTHONY WAYNE SMITH, Executive Secretary, CIO Committee on Housing

FRANK E. SPAIN, Chairman, Housing Authority of the Birmingham District

MISS ELIZABETH WOOD, Executive Secretary, Chicago Housing Authority

COMMITTEE ON TECHNICAL ASPECTS OF HOUSING ADMINISTRATION

Chairman: HENRY S. CHURCHILL, Architect, New York City

Secretary: CARL FEISS, Instructor in Town Planning, Columbia University

WALTER WRIGHT ALLEY, Technical Director, Housing Authority of the City of Los Angeles

PIERRE BLOUKE, Architect Adviser, Home Owners' Loan Corporation

GEORGE BROWN, Secretary, New York State Board of Housing

JAMES R. EDMUNDS, JR., Chairman, Baltimore Housing Authority

BERTRAM E. GIESECKE, Board of Directors, Texas Rural Communities

ALFRED KASTNER, Chairman, Committee on Housing, Washington Chapter, AIA

J. FLETCHER LANKTON, Technical Director, Peoria Housing Authority

N. STRAUS NAYFACH, Research Technician, San Antonio Housing Authority

HILYARD R. ROBINSON, Consultant, United States Housing Authority

ALBERT C. SHIRE, Technical Director, United States Housing Authority

HOWARD DWIGHT SMITH, University Architect and Professor of Architecture, Ohio State University

LAWRENCE V. SMITH, Secretary, Delaware State Board of Housing

ALEX. LINN TROUT, Technical Director, Detroit Housing Commission

ALLAN TWICHELL, Technical Secretary, Committee on the Hygiene of Housing, American Public Health Association

HOWARD P. VERMILYA, Director, Technical Division, Federal Housing Administration

ROLAND A. WANK, Tennessee Valley Authority

As the *Yearbook* goes to press, other committees, both of the Association and of the Managers' Division, are being organized. They will be announced from time to time in the NAHO News and the *Housing Management Bulletin*.

THE MANAGERS' DIVISION

THE Board of Governors, meeting at the time of NAHO's Sixth Annual Meeting, amended the Association's constitution and by-laws to provide for the establishment of specialized divisions within the Association. Early in 1939 the President of the Board of Governors appointed Raymond A. Voigt, Housing Manager of Parklawn, Milwaukee, as Chairman of the Managers' Division of the Association. Carleton F. Sharpe, Community Manager, Greenhills, Cincinnati, is Vice-Chairman and Paul L. Stannard, Resident Housing Manager, Cedar Central Apartments, Cleveland, is Secretary Pro-Tem.

Organization of the Division is being worked out by the Committee on Organization and Procedure, comprising in addition to Mr. Voigt, Mr. Sharpe, and Mr. Stannard, Lionel F. Artis, Housing Manager, Lockefield Garden Apartments, Indianapolis; and Louis G. Sebralla, General Housing Manager, Lauderdale Courts, Memphis. This Committee is making rapid progress developing proposed by-laws for the Division and contacting those eligible for charter membership. Because of the marked current interest in housing management training and the prospect both for another Institute conducted by the Association and for housing management instruction being offered in various colleges, a Committee on Training has already been appointed by chairman Voigt. Its members are Abraham Goldfeld, Manager, Lavanburg Homes, New York; May Lumsden, New York City Housing Authority; Barton P. Jenks, Jr., Manager, Westacres, Walled Lake, Michigan; Franklin Thorne, Resident Manager, Langston Terrace, Washington, D.C.; and Roy S. Braden, Community Manager, Greenbelt, Maryland.

The establishment of additional committees on such subjects as publications, membership, and research and standards is being considered.

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